THE MONEY TAROT BOOK

MAKE THE RIGHT DECISIONS TO ATTRACT FINANCIAL ABUNDANCE

ROHIT ARYA

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PREFACE

When I first read the manuscript of this book, I was instinctively drawn to it. On the one hand, it dealt with the subject of money. What else could be a more tangible man-made product? On the other hand was the Tarot – that mystical deck of cards which is being used by more and more people today for guidance on multifarious issues related to life and, thereby, getting demystified in the process. And, so the two come together in what is, perhaps, the first Tarot book of its kind exclusively devoted to the subject of money.

I was also taken up with the format of the book. Its structure is so easy to comprehend that prior knowledge of the Tarot is not essential though, of course, it would be of help. What's more, the great advantage of this book is that it can be used with any Tarot deck. Rohit has employed a com- prehensive yet simple methodology for reading the cards oneself. You don't need a Tarot reader to interpret the spreads for you. The book is so structured that even a single card reading can provide you with the most insightful answers.

This book has consciously chosen to stay away from the esoteric and process work aspects of the Tarot. It is intended for those people who want swift, reliable and insightful advice in their business and work scenarios. A wide range of possibilities was sought to be covered, but the book does not intend to become a substitute for conscious decision-making. It seeks to aid and assist in that process. Its scope is focused rather than vast and sprawling, and it aims for depth and clarity on an issue rather than a deceptive 'comprehensiveness'.

For those who are sceptical about the Tarot, perhaps it's time to experiment, as here you have an easy-to-read Tarot book that deals with one of the most important issues in your life. For believers, here's a book which provides a unique focus to the issue of money with simplicity, clarity and effortless ease.

Having said that, let's not forget that money is nothing but compressed

energy and just as energy circulates, so too must money. It's neither meant to be hoarded nor is it meant to be frittered away. In our quest for money, we shouldn't lose sight of it being the 'means' and not the 'end'. And, finally, in the words of the great Ch'an Master Hui Hai: "Your treasure house is in yourself. It contains all you'll ever need".

In happiness and in peace.

Gautam Sachdeva
Mumbai,India
October, 2001

SALUTATION TO THE DAWN

Look to this day!

For it is Life, the very life of Life. In its brief course

Lie all the verities and realities of existence
– the Bliss of Growth
– the Glory of Action
– the Splendor of Achievement

For yesterday is but a dream

And tomorrow is only a vision

But today – well lived

Makes of every yesterday, a dream of happiness

And every tomorrow a vision of hope.

Look well, therefore,

TO THIS DAY!

Such is the salutation to the dawn.

Kalidasa (4th century A.D. Sanskrit poet)

ACKNOWLEDGEMENTS

Acknowledgements are risky. You are never sure if you are overdoing them or, even worse, not granting someone their due. A book like this brings a history of gestation and active support while it is being written.

To Minal, who was a pillar of support while the book was being written.

To Julius Macwan, who introduced me to the Tarot.

To the polymath Brothers Upadhaya, my best friends and amongst the earliest I read for.

To Gautam Sachdeva, who has more courage and vision than his years give him any right to possess.

To Santosh, who is one of the most remark- able people I have ever met and who has shown a saintly patience with my dilatory nature.

And lastly, my sister S. Mannal, who valiantly believed in me.

INTRODUCTION

The fundamental assumption of this book is that it is not only good, but it is also essential for business to prosper. Only then can it fulfil its very important social role. Governments manifestly will not – legislating change is an option for tyranny. Human beings spend the most productive hours of their lives – during their peak years – at work. Therefore, work must be a joy and it must prosper. The well-being of a society depends upon its individual members too, and it is a mistaken notion of spirituality to equate it with poverty. Good fortune in business is desirable for both the individual and the society. This book seeks to harness the great potency of an ancient oracle towards that end. The depth and penetration of psychological insights found in the Tarot are amazing. The Tarot view of life automatically ensures an ecologically friendly and ethical approach to money and business. Shady practices and slippery attitudes have no place here.

As the old Hindu tale says, “it’s easier to wear shoes than to cover the land with leather ”. The Tarot allows access to the natural rhythms and processes of nature as well as their interconnectedness. By harmonizing oneself with that force, life becomes not only easier but also more joyous. This book is an oracle to be consulted – and answers will be given. There is nothing over- mystical about it. It is one of the robust virtues of the Tarot that it is so full of common sense. Referring to it regularly will enhance your insight. This will improve your power of decision-making – and that is the real purpose of this book.

I have elaborated each card under specific heads for use in business and work situations. The Money Tarot Book is not an all-purpose panacea nor is it a substitute for sensible decision-making. The manner in which each card has been exhaustively elaborated is as follows:

Each card is named

Further names are given.

Key words are enumerated.

Meaning

A brief meaning of the upright and reversed positions of each card is given.

Environment and Ambience

The feel, flavor, color, tone and climate of each card is elaborated.

Conceptual Criteria

Key words are given to trigger off associations and enhance the consultation.

Modality

What should be done in practice, instead of in theory. Or what needs to be scrutinized with care and requires serious consideration. Focus on field and extent of action.

Appraisal and Valuation

Favorable/unfavorable aspects as well as their deeper nuances are explained here.

DECISIONAL PARAMETERS

Finally, the decisional parameters will explore in detail a variety of factors before a decision is made. These include:

- **Management**
- **Timing**
- **Resources Available**
- **Planning Norms**
- **Creativity Assessment**
- **Intuition**
- **Marketing**
- **Communications**
- **Advertising**
- **Product Viability**
- **Finance and Investments**
- **Start-ups**
- **Contracts and Agreements**
- **International Markets**
- **R & D**
- **Risks**

- **Hindering Forces**
- **Helping Forces**
- **Growth and Productivity**

Some card meanings in the book may not include all of them, as some decisional parameters are inappropriate to some cards. They do not add anything to the situation under scrutiny. Most cards, however, and almost all of them, do consider all the decisional factors.

A word about consulting the Tarot. It is not a substitute for action or a crutch for thought. It is a consultant brought in for its knowledge and special expertise, but the final decision is yours. The Tarot will not give data on how to raise productivity or tackle plunging employee morale with specific programs, but it will definitely provide a road map of the proper attitudes and suitable actions needed.

This book is so designed that one can use any available Tarot pack to function as the oracle. Constant, serious use will find your intuitive powers come to conclusions that seem magical in their insight. I know people who go to the stock market with it – and do well. My own personal consulting list includes people and organizations from over three continents. So good fortune and happy consulting.

WHAT IS THE TAROT?

The Tarot pack or deck is a set of cards that may be used for multiple purposes. One can view it as a philosophical tool to answer any questions whatsoever. It can be used as an oracle or a predictor of the future. It can also be used as an aid to meditation and spiritual growth, hence it is also one of the many Paths that are extant.

Like dreams, the Tarot is applicable across cultures and across time spans. It resonates with archetypal imagery and it is so compatible with the structure of myth that it almost looks like a put-up job. In terms of surfacing the latent and unexpressed aspects of the mind and psyche, the Tarot is far swifter – and a great deal more fun – than word associations or Rorschach blots. For those who want a more objective approach, I would venture that the **Tarot is a schematic substratum that arouses the imagination and projects into the schema, the images or thoughts that dominate the sub-conscious. By surfacing these thoughts or images and interpreting them in the light of the Tarot, we learn to understand ourselves better.**

The pack has two different yet linked sets of cards called the Major and Minor Arcana, respectively. The Major Arcana are 22 in number while the Minor Arcana consist of 4 suits of 14 cards each, thus bringing up a grand total of 78 cards.

(Nowadays some packs are available with extra cards, but they are not of immediate relevance as they are primarily for esoteric and spiritual querents).

The Major Arcana cards have enigmatic and striking figures on them, and represent esoteric knowledge and destiny working through the person. They are numbered individually from 0 to 21, with Card No. 0 representing the origin as well as the end. The Minor Arcana cards resemble the ordinary playing cards to some extent but the current trend is to illustrate them with the figures Ace to 10 plus Princess, Prince, Queen, and King, to constitute a suit. Suits are usually those of Pentacles, Cups, Wands and Swords. These are called by different names, so a comparative list is given before each card. The variations in naming the suits are given below.

The Minor Arcana

Suits: Pentacles/Earth/Diamonds/Disks/Coins
Cups/Water/Hearts/Chalices
Wands/Fire/Clubs/Batons/Staves/Sceptres
Swords/Air/Spades/Spears

Within each suit the Court Cards may be named slightly differently:
Princess/Page/Knave/Sister
Prince/Knight/Brother
Queen/Mother
King/Father

To peer into the future is a function the Tarot performs exceedingly well. It has such a wide range of possibilities that it is virtually unique in all predictive systems. To learn how to use the Tarot is extremely simple too – a great advantage.

The Major Arcana cards are traditionally supposed to depict the important aspects of life, while the Minor Arcana deal with its mundane realities. But there is no real need for irrational preference of any suit or Arcana over the other. There is nothing evil or occult about them either, though every serious student of the Tarot will soon experience its magic. The Tarot is to the point, relevant and pertinent to the questions asked. It may also, in my experience, answer what is really on your mind rather than what you articulate.

As to how it works, nobody really knows. Answers range from psychobabble to cautious theories about geomancy. I prefer to think it frees the intuitive and subconscious aspects of our mind through the discipline of ritual. The formal pattern of laying down cards, called spreads, seemingly ‘tunes’ you in. Also, we all know rather well what we ought to do in any given circumstance, but prefer an appeal to a higher power and defer to its wisdom. The Tarot allows the mind to unshackle itself. It tells you what attitude to adopt, what would be the best possible one under the circumstances, but it does not impose solutions upon you.

The Tarot creates space for a creative and flexible design effort. It does not reduce the individual to a pawn of destiny – rather, it enhances him or her into one who seeks to take charge of it.

A BRIEF HISTORY OF THE TAROT

The Tarot is one of those mysteries that always seem to have been there. A precise age is difficult to assign it. Mystics claim great antiquity for it – an Egyptian origin being the favorite choice. From strictly historical records, however, the Tarot seems to be a 14th century Italian artefact. Many images of the Major Arcana in the Tarot, also known as triumphs or trumps, bear similarities to engravings of a series of 14th century Italian poems called 'The Triumphs of Petrarch'. The themes dealt with love, chastity, death, time and fame in allegorical styles, and the predominant preoccupation was the human soul and its evolution in life. 'Tarrocci' – the Italian card game had 22 cards similar to the Major Arcana.

Other theories speculate that the Major Arcana cards were the pictorial equivalent of stained glass windows in churches – both serve to remind people of spiritual truths and stories. The symbolism is strikingly medieval Christian in nature and the cards are organized rather like a feudal court in their structure. Yet, hidden within the symbols are reminders of the mystical and spiritual heritage of Europe before Christianity – something that was almost forgotten. The alchemical tradition of the medieval period has contributed a great deal to the present appearance of the Tarot.

This is seen clearly in the Viscount Sforza deck created in the mid-15th century by artist Bonifacii Bembi, to commemorate the marriage of the Duke of Milan to Bianca Maria Visconti. The oldest mentioned pack, however, is from 1392 when Jacques Gringonneur is reputed to have created a deck for Charles VI of France. The oldest extant pack is the 1440 – French Tarot de Marseilles, based on the early European woodblock prints.

And, of course, the government and the priesthood tried to block them anyway with bans as far back as 1378, and with Venice in 1441 and England in 1463 forbidding imports for the sake of local industry. Even though Christian imagery predominated, priests were suspicious of diabolical forces at work. That the Tarot has flourished is a tribute to its resilience and its innate value as a source of good for humans.

In the late 19th century, the French Rosicrucian Eliphas Lévi announced that “The Tarot cards are the key to the esoteric tradition of the Jews” and let loose a flood of interpretations that insisted on the Kabbalistic and Hermetic-Gnostic origins. The Order of the Golden Dawn which included William Butler Yeats, the writer Gerard Encausse and, alas, also Aleister Crowley the black magician, interchanged Card Nos. 8 and 11 of the Major Arcana in order to bring the Tarot in line with the Kabbalistic alphabet. It is an innovation that endures and many are not even aware of this change. This book follows the older tradition.

Today there are well over 100 different decks on offer. The mythology of almost every culture has been mined to create packs. It is one of the major strengths of the Tarot that its truths are so universal that merely switching externals does not negate their lessons. The energetic disputes about origins and meanings notwithstanding, the truth is that the Tarot works. It is a phenomenal piece of process work and something that catalyzes growth. As always, the amount you put in – of seriousness, interest, hard work and contemplation – will determine what you get out of it.

HOW TO USE THIS BOOK

To use the Tarot requires the laying down of cards in certain specially designed sequences, technically known as spreads. These range from the extremely simple to the bewilderingly complex. The Tarot can be used to predict the length of time a phase will last or before an event comes to fruition. It can be used to check out the nature of the coming 12 months or the next 30 days. The Tarot is miscible, malleable, adaptable and protean.

Before you begin

Selecting a pack

Any pack is good enough. For newcomers, however, a standard pack that does not deviate too much from traditional imagery is best. The Shakespearean Tarot or the Wonderland Pack, while marvels of imagination and research, diverge rather radically and unconscionable efforts of time have to be expended in mentally aligning them with traditional structures. Mythological packs are wonderful if your inclinations lie that way. Otherwise they are apt to be a trifle misleading for the unwary beginner. The older packs have no figures or illustrations in the Minor Arcana, there were just six wands on the card or six cups and it was up to you to use your knowledge and interpret them. Nowadays, the Minor Arcana are illustrated, either thematically or as part of a story, and that's a great help for beginners in easily identifying with and interpreting the cards.

On the whole, the pack is not so important as what you do with it. Explore all the options available. A pack you are comfortable with, depicting images that appeal rather than disturb, is vital for the first timer. The initial experience colors all future interaction with the Tarot. On the other hand, experience shows that a bit of creative tension between you and your pack is useful too. Too much comfort with a pack can make you slothful. So take your time, ask to be shown what is available, shop around – and don't let others decide for you! Your pack is yours – an expression of your persona and your uniqueness.

Taking care of your pack

Traditionally, the pack is kept wrapped in a square of black silk – black being an energy neutral color. However, any color that you are happy with and suits you does just as well. The silk square you wrap the pack in is usually used to lay out the spreads too, so it should be large enough to accommodate most spreads. So, 90 cms. × 90 cms. (3' × 3') would be ideal, though this is also a matter of individual preference. Once wrapped up, the cards are kept in a box – usually made of wood and selected with some care. It is worth doing so if you want your Tarot to be a serious concern rather than an amusing diversion. Disturb the box as little as possible and do not encourage others to handle it or the cards. Far too many divergent energies enter the pack with casual and indiscriminate handling, and this affects your readings. Many people during the 'bonding period' actually sleep with the cards under their pillow, though obviously not with them still in the box. Always do your readings on clean surfaces.

Before a reading

Some people prefer to light a candle or some incense before they begin. If it smacks too much of the gypsy fortune-teller, dispense with it. However, a ritual of some sort is a wonderful discipline for attuning the mind. At any rate clear the mind of all thoughts but the issue under consideration and, with focused energy, begin your consultation. If doing a reading for yourself or for someone who cannot be present, face east – the direction of light and wisdom. If you are reading for someone else, have the person face you, while you face south.

Shuffle the cards thoroughly, reversing some of them until they are well mixed. Cut them into three piles 1, 2, 3. Make a single pile of them again by placing the piles one over the other in the sequence 2, 3, 1 and commence your spread with the top card. This will ensure that the reading is truly random and not influenced by previous readings. You are now ready to lay out your spread.

SPREADS

Simple Spreads

The One-card Spread

Very often while shuffling, a card (or cards) falls out. It represents the answer to your problem or question. Or else, after going through the procedure mentioned, remove the top card and lay it face down. Touch it with your fingertip. Then turn it over for the answer. This seems dramatically simple and it is. Yet, very often this one card is all we need. The Money Tarot Book is so structured that one card can provide a comprehensive answer, too.

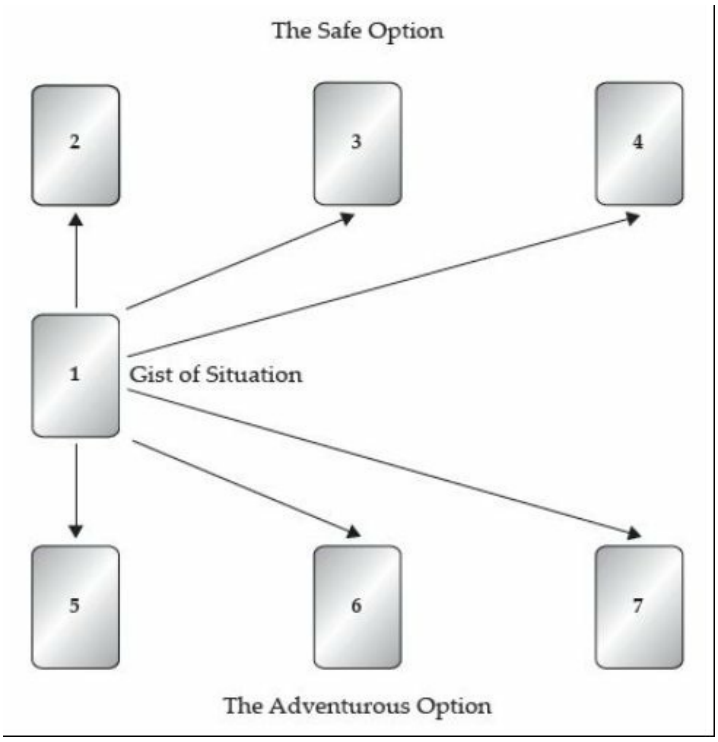
The Three-card Spread

A simple, elegant spread. The three cards are the Past, Present and Future from left to right in your perspective. (They appear reversed to the other person, but you'll get used to that).

This is an almost universal spread, in that it can be applied to nearly every conceivable situation. Interpretations are made according to the cards that turn up.

The Seven-card Alternatives Spread

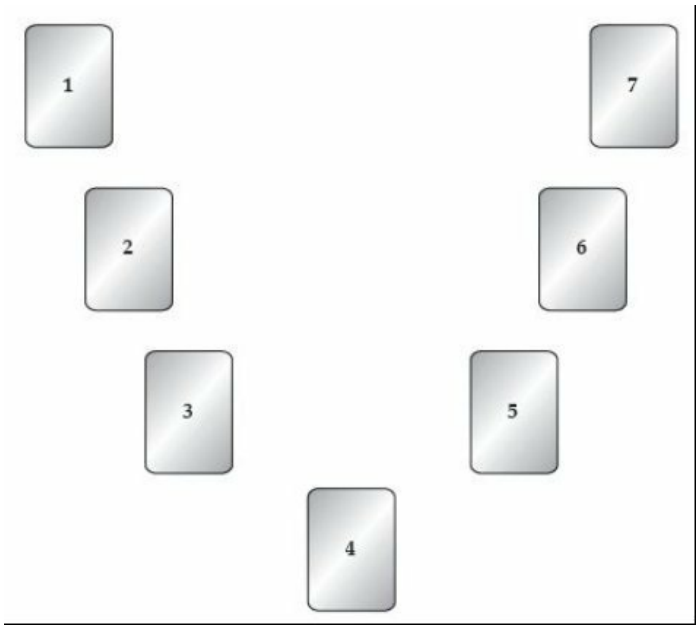
Ideal for situations when there are several choices that seem good.



Lay down the cards according to the numbers for your solution. The three cards for the safe option merely give you a more detailed picture of the situation, they do not mean anything individually as such. So too with the three cards for the adventurous option.

The Seven-card Horseshoe Spread

A favorite with Tarot lovers both for its elegance as well as its universality. It can be used to answer specific questions, provide a snapshot view of the prevailing situation – personal, professional and so on.

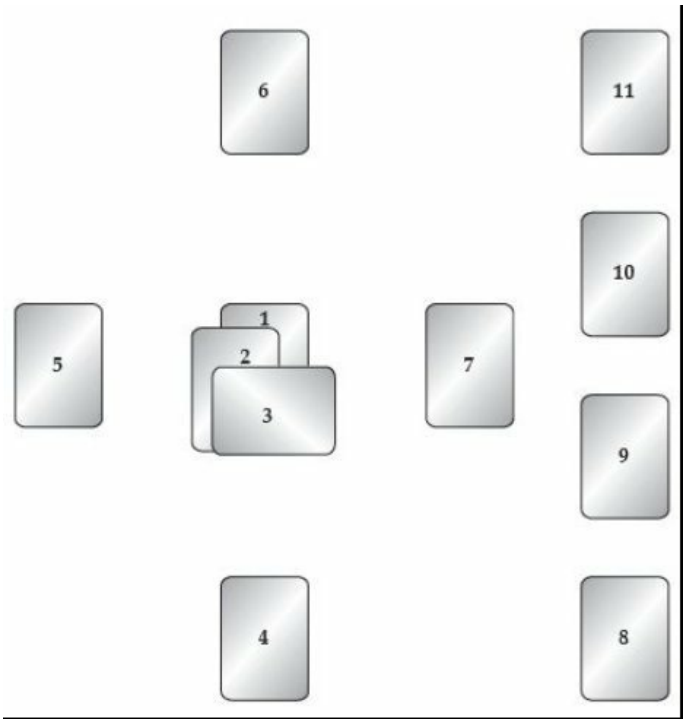


Lay out in the order shown.
Card 1 : The past
Card 2 : The present
Card 3 : The future
Card 4 : Best course to follow
Card 5 : Attitudes of those around you
Card 6 : Obstacles and hinderances
Card 7 : Probable final outcome

Advanced Spreads

The Eleven-card Celtic Cross Spread

This is rather complex and is usually a Life Reading when large personal questions surface. It can be applied to professional affairs, too.



Card 1

The Questioner/Querent

This represents you (or the person you are reading for) and your current situation.

Card 2

What covers you

This card is on top of Card No. 1 and describes the existing ambience – positive or negative.

Card 3

What crosses you

The card is placed across the first two cards. It symbolizes all obstacles – real or potential, or even matters that confuse and obfuscate the issue. However, it is not always a negative card if it prevents you from doing something you really shouldn't!

Card 4

What is below you

Foundations of the situation you ask about. Everything pivots on this, so consider it carefully.

Card 5

What is behind you

Past influences that created the present. The influences are weak but still there.

Card 6

What is above you

The ideal situation which you desire. A negative card means you must discard those attitudes.

Card 7

What is before you

The immediate future that has to be taken care of promptly, so be prepared.

Card 8

Personality

What you must do and how you should behave, so you can achieve what you desire. Negative cards are warnings to get your action plans in order.

Card 9

How others view you

How do people perceive you in this situation? What can you expect from those around you? Do people share your goals? Do they believe these are good for you?

Card 10

Hopes and fears

A very important card because this is how most people set themselves up to fail. These attitudes, if properly handled, will prevent you from shooting yourself in the foot. Fear of change, fear of growth and, most of all, fear of success.

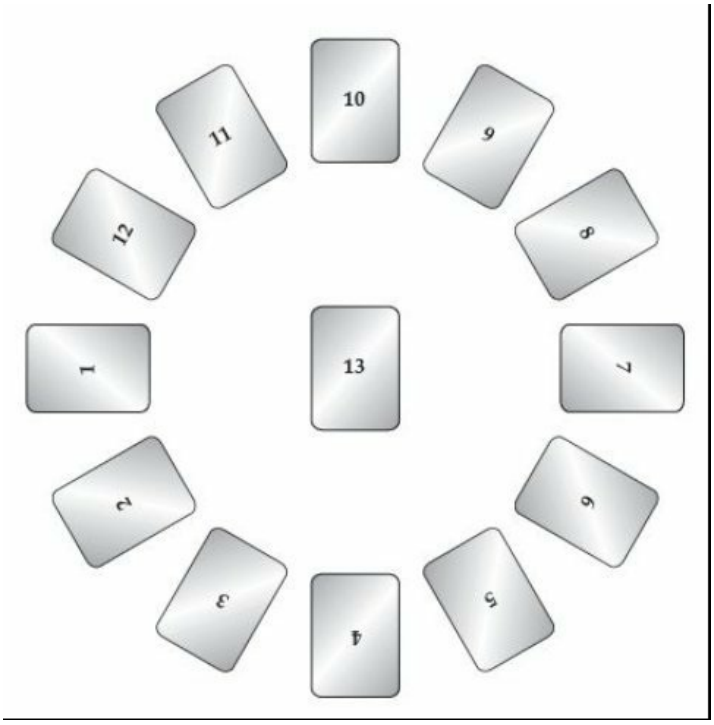
Card 11

Final outcome

The culminating result of the action taken (action not intention, counts in the Tarot). Negative cards mean that you have to rethink your final goal or restructure your efforts to obtain it.

The Thirteen-card Year Spread

A very useful guideline as to where the year is headed. A year represents 12 months from the month of the reading.



Lay the cards as shown. Card No. 13 is the pivot of the entire year. So it is to be interpreted first. Card No. 1 represents the first month from the reading, and so on. The other cards are interpreted in the anti-clockwise sequence shown.

A few words on interpretations

All interpretations are to be leavened with common sense. There is no need to panic if a reading seems to be slightly unflattering. I have never yet seen a reading that did not have a positive direction to it. The reversed card usually means the opposite – the antagonistic aspect of the positive side of the card. When reversed, risks and hinderances are slightly higher. Every other aspect will also operate at a lower pitch than is normal. Above all, use common sense.

Apparently conflicting aspects in the decisional parameters resolve themselves if you think about them. For instance, in Card No. 2 of the Major Arcana (The High Priestess) under ‘Hindering Forces’ you will read “Romance may be the worst thing personally, it may turn unpleasant”. And under ‘Helping Forces’ you find “Personal relationships do well”. On the

surface it seems to be a contradiction in meaning. Romance, however, is just one aspect of one kind of personal relationship – why lose out on the benefits of good relationships because of one cloud?

A very important point to be noted about readings is not to overdo them. Do not ask for answers on every single issue that comes up in a day, but only on the important ones. Also, it is a good idea to resist the temptation to keep reading until you get the answer you are comfortable with, rather than the answer that is shown. If the cards throw up warning signals, ask how to deal with the situation with integrity and courage rather than try and get a reading that is more convenient. In any case, no reading is ever worthless. If nothing else, it tells you to sit tight and do nothing!

Note on fixing time with the cards

Each suit corresponds to a length of time.

Thus:

Cups = Days (but only if next to a pentacle card)
Wands = Weeks
Swords = Months
Pentacles = Years

The last card in a reading gives the time frame you are enquiring about. Thus, if you get a Two of Pentacles, that means your issue will take two years to resolve itself. A Four of Wands means it will take four weeks and so on. When the Cups card is next to a Pentacle card, it means the last days of that time frame are the most significant. You can still do something foolish, or be driven by old conditionings to subconsciously sabotage the change you are bringing about. Cups cards are usually ignored, as real change and action usually takes more than a few days to become manifest, and there is no point in raising false hopes. All Major Arcana cards and Court Cards (Princess, Prince, Queen, King) are to be ignored for this purpose as they are cards of destiny and personality, not of time span. This structure is a traditional one and I have not yet found any real explanation for so assigning time significance to the various suits. I offer it for what it is worth as it may prove to be useful.

A Sample One-card Reading

The Questioner was thinking of changing jobs and wanted to know if it would be a worthwhile decision. The person pulled out the Ace of Wands as

the answer. It is important to note that it is not necessary to consider all the parameters here. The person can merely look at those aspects of the reading which are most relevant to the situation.

Meaning
Upright: Fresh starts, especially for business. Great enterprise. Creative and passionate phase bursting with life. Enthusiasm. Ambition. Success.

Conceptual Criteria: Start afresh. Move with renewed energy on what has been set into motion. New day – for everything.

DECISIONAL PARAMETERS
Intuition: Strong and passionate. Trust in it without any doubts whatsoever.

Contracts and Agreements: Extremely auspicious. Future success in abundance.

Hindering Forces: Restlessness. Overdoing creative effort for its own sake. Getting bored. Overlooking the real opportunity in the midst of many interesting options.

Helping Forces: Will-power, energy and infectious enthusiasm. Innovative powers peak. Actually (unless reversed) you're on velvet here.

From this reading, we can see that it is an extremely good time to make the move and the only real worry is about getting too cocky. The person should go ahead with no qualms and with high expectations. For more details, the person may look at the other decisional parameters.

MAJ0R ARCANA

THE FOOL

CARD NO. 0

Also known as: Gypsy, Vagabond, Le Mat, Adam-Kadamon.

Key Words: Beginnings, Volatility, Eccentricity, Danger.

Meaning

Upright: This is an amazing card capable of metamorphosing into anything at all. All bets are off, for all is now potential, taut with volatility. Lawlessness, originality, inventiveness coexist with unconventional attitudes and a dangerous disregard for everything. Uncertainty and flux is to be expected but they could lead to amazing payoffs.

Reversed: The collapse of all structure, even sense. Boldness becomes folly unto madness. Inappropriate (not necessarily wrong) actions at the inappropriate time.

Environment and Ambience

"Without order, planning, predictability, central control, accounting, instructions to the underlings, obedience, discipline – without these, nothing fruitful can happen because everything disintegrates. And yet, without the magnanimity of disorder, the happy abandon, the entrepreneurship venturing into the unknown and incalculable, without the risk and the gamble, the creative imagination rushing in where bureaucratic angels fear to tread – without this life is a mockery and disgrace."

– E.F. Schumaker

Conceptual Criteria: The resolution or juggling of opposites – the contradictions and opposition between laws or principles that appear to be equally founded in reason e.g. order and freedom. Organizational clarity is to be found within this sphere. Hard work and patience is indicated.

Modality: Control the situation. Clarify fundamental assumptions. Structures in place, especially working functions, may have to be started anew. Expect surprises.

Appraisal and Valuation: Self-confidence should not become contempt of

other viewpoints. A routine is useful for routine matters. Don't take final decisions as the situation is fluid and all the data is not yet in.

DECISIONAL PARAMETERS

Management: It is tempting to go alone with this, but cooperation with others is recommended. A dose of idealism is not amiss. Above all, don't be surprised by surprises. People are apt to be unpredictable.

Timing: Properly handled (which is not going to be easy), this phase can see a lot of permanent and useful changes.

Resources Available: Both abundant and spotty – the money may not be there for your purposes.

Planning Norms: Be realistic, for sticking to a specific plan is not likely to be possible. Flexibility is literally an advantage here. Watch what happens to initial initiatives, incorporate the feedback into your strategy, and be open about abrupt changes of direction.

Creativity Assessment: Brilliant but also capable of being wild, whacky, zany, flaky and plain crazy.

Intuition: Very high, but eccentric in its conclusions. Have a strong moral compass in operation or you may go astray.

Marketing: There is a lack of clarity on the reach of this initiative. Expenditure is to be monitored with caution.

Communications: Be moderate. Any over-the-top impulses are to be restrained. Enthusiasm is easily communicated but don't overdo it. New ideas find a fertile field to bloom in.

Product Viability: It is premature to expect great things right now.

Finance and Investments: Money that is expected will arrive. However, the details of any new venture are not yet clear so, perhaps, it is not wise to commit anything. Bold decisions pay off if the card is in conjunction with positive cards.

Start-ups: A beneficial time, especially for all ventures requiring some audacity and pizzazz. Don't, *don't* mistake recklessness for spirit. That way

lies disaster.

Contracts and Agreements: Position requires some more clarity, so it is best not to sign if you have doubts. Unconventional offers, however, bode well.

R & D: Cannot be sure if the idea they come up with is a bloomer or a winner, but it is worth taking the risk to find out.

Risks: Stubborn independence, recklessness, disdain for all norms, trouble with authority. Crazy- doings for their own sake lead to a fall.

Hindering Forces: Negligent, even apathetic behavior. Overdoing the personal freedom bit.

Helping Forces: Daring pays off. Change is guided by wise judgement. Appropriate action leads to payoffs that astonish.

Growth and Productivity: The long term and intermediate term seem bright. This depends on the plans you begin to implement now.

THE MAGICIAN

CARD NO. 1

Also known as: The Magus, The Juggler, The Wizard, Bateleur, The Conjurer and, best of all, El Consultante.

Key Words: Knowledge, Audacity, Force of Will.

Meaning

Upright: New beginnings, start-ups, new phase of life. Finding one's vocation; will-power and initiative. Potential waiting to be actualized.

Reversed: Beware of smooth talkers, of hands being faster than your eyes. Do not trust easily.

Environment and Ambience: This is the card for all larger-than-life situations. You can take center-stage. Originality and confidence pay off.

Conceptual Criteria: The brilliant individual, the visionary, inspiring team leader is focused on here. Work needing creative effort and individual breakthrough with positive actions.

Modality: Harmonious integration of all departments and resources under a leader. Astonishing breakthroughs. Transformation.

Appraisal and Valuation: Tasks requiring will- power and personal initiative are successful. Adaptability and versatility lead to growth.

DECISIONAL PARAMETERS

Management: Time to take charge. Unleash that bold initiative. Be audacious, cheeky and witty in your ideas. Adaptability to changed circumstances. Self-confidence is transmitted to others during this phase.

Timing: Change is most auspicious. Distinguish between boldness and recklessness. Radical departures from the norm are welcome.

Resources Available: There will be no constraints. Resources flow towards you with perfect coordination. Be careful not to squander them because there is plenty.

Planning Norms: Teams do dazzlingly well if they agree upon a leader. All planning should be guided by well-defined parameters and dead- lines for action-implementation. New, unexpected directions. If you're going to reinvent the organization, do it now.

Creativity Assessment: Perhaps one of the best ever phases. Inspiration and energy come in torrents. Power to transform, power to create anew. Intellectual stimulation at its best.

Intuition: Trust your hunches now. They almost work like spells. More-of-the-same hunches mean something is wrong. This is a time for metamorphosis.

Marketing: Be very careful about the system selected. Once sure, go for it.

Communications: Have you heard of 'flamboyance'? Try it. You will be surprised. It is an ideal moment to hammer in the mission-vision statement.

Advertising: The situation is made for it. Great success. But there must be total integrity of copy. Razzle-dazzle is fatal here and so unnecessary.

Product Viability: The usual thing with a bit of 'new-improved' tacked on to it will fail. But if it's really innovative and different it will be a big hit. And run for quite a while too.

Finance and Investments: No problems anticipated. Keep eyes and ears open for unusual sources of funding from interested parties. If communication (see above) has done its job, then you can tap into and wisely use otherwise unused and static resources. Invest in the future.

Start-ups: Just do it. Be enthusiastic and disregard negative vibrations.

Contracts and Agreements: The only problem is potential. Don't miss your mail, especially E-mail. Potential for enthusiasm carrying you away is strong, so go over every line. Otherwise, it's extremely positive in your favor. New partnerships are welcome.

International Markets: Most definitely. Your planning team should be spending a lot of time here. Look beyond the obvious and even emerging markets.

R & D: Maintenance efforts are good but paradigm shifts are required. A lot of things suddenly resolve themselves. Exciting.

Risks: Plenty. So creative and energetic is the phase that to get carried away is a real danger. Don’t get greedy here.

Hindering Forces: Wildly vacillating attitudes as everything is sought to be tried out at once, instead of in sequence and order. Tendency to manipulate. Lethargy.

Helping Forces: People rally around. Synergistic efforts. The spotlight shines. Intellect works at a peak. Alternatives are always available.

Growth and Productivity: Great. New directions. Efforts are rewarded for starting new enterprises. Further potential that needs exploring.

THE HIGH PRIESTESS

CARD NO. 2

Also known as: The Papess, Juno, Magi.

Key Words: Enigma, Intuitive, Learning, Wisdom, Discernment.

Meaning

Upright: Strongly feminine principle of wisdom. Tap into intuition and the subconscious to surface knowledge that is present, but hidden. Secrets revealed.

Reversed: Delays. Hidden obstacles. Plans frustrated. Emotional instability and lack of foresight. Subversive influences around you.

Environment and Ambience: Intuition gives best results. Time to be meditative, to take stock of the situation. Purely materialistic concerns are inappropriate. Also, a reversed card indicates a strong outside female influence on the situation. *Cherchez la femme!*

Conceptual Criteria: Passive, contemplative state of sensitivity. Work that requires deep thought and surfacing of hidden agendas. Inspirational breakthrough.

Modality: Potential as yet unfulfilled. Change leading to unlooked for and surprising transformation.

Appraisal and Valuation: An intuitive, softer style of judgement works better than reasoning from facts. Wait. Learn. Once decided, stick to it.

DECISIONAL PARAMETERS

Management: Be absolutely detached as efforts will be on to get you to take sides in disputes. Dispel fears that may wrongly arise. Problems are solved after serious meditation on them. Passive energy abounds. Fight it.

Timing: No major initiatives now. This is a phase for reflection. Any major problem or decision will benefit by garnering more data and a fresh look. Push things to get through the barriers.

Resources Available: Liable to be stagnant or promised but not in hand. Under-utilization of what is available may follow. Cautiously seek resources. Patience.

Planning Norms: Focus on finance and negotiations. Also a good time to relook at PR. Slow starts, smooth finishes. Dichotomous pull between equally valid directions. Reflect carefully.

Creativity Assessment: Extremely high on intuition. Unexpected and surprising influences from outside impact the organization. Searching the past for inspiration is a good idea.

Intuition: A peak phase. Temper it with serious analysis. Ideas and objectives may be 'good' but not necessarily practical. Change occurs slowly but it is lasting.

Marketing: Know the tale of the tortoise and hare? Emulate the tortoise for similar benefits. Watch for the 'lucky break'.

Communications: Adopt a soft style. Ask a lot of questions. Ask how people feel. Invite them to sleep on it. A good time to push the ethical values of your organization. (You do have them, don't you?).

Advertising: Keep it low key, appeal to noble instincts, get people to ponder. Should work wonders.

Product Viability: Think about every negative or positive you have. If still convinced, commit yourself. Unexpected windfall should result.

Finance and Investments: Patience. Waiting for results. Investments, however, are safe and beneficial.

Start-ups: A good time to explore possibilities, potential and partners. Opportunities exist. Go find them.

Contracts and Agreements: Job offers. Another job, time to shift careers. Negotiations are extremely favorable and beneficial. Profitable results from action. Be objective.

International Markets: If they exist for your business, they are not likely to provide immediate rewards. The long term is, however, well worth it. Budget

for differing markets.

R & D: Listen carefully and well to the lab boys. It could be very beneficial. You will have to take a decision about some worrisome project. Set deadlines or else there will be nothing delivered.

Risks: Limited, as discernment is the key word here. Failure to deliver on time, both internally and externally, has to be watched for as it could wreck an otherwise promising situation.

Hindering Forces: Anxiety, frustration. Jobs will be tedious and feel like a waste of time. Romance may be the worst thing personally, it may turn unpleasant. Delays. Watch for deception.

Helping Forces: Personal relationships do well. Unusual clarity of vision. Easy to “do the right thing”. Expect many pleasant surprises. Presentations go well.

Growth and Productivity: Slow start. Big payoff at the end. Processes set in motion can now transform the individual and organization dramatically. Implement swiftly after calm deliberation. Success.

THE EMPRESS

CARD NO. 3

Also known as: Demeter.

Key Words: Imagination, Sensuality, Stability, Cherishing.

Meaning

Upright: Happy, stable relationships. Growth. Potential fulfilled. The enjoyment of life. The respect of others.

Reversed: Self-indulgence. Over-protectiveness. Tyrannical attitudes based on emotional black- mail.

Environment and Ambience: Abundance, security and protection. Time to be maternal and nurturing. Gestation of projects.

Conceptual Criteria: Feeling, not intellect, is the key here. Compassion and tenderness bear abundant fruit.

Modality: Watch for opportunities to evolve and grow. Material wealth. However, be careful of anxiety and inactivity.

Appraisal and Valuation: Firm, motherly approach works best. Passion is good, compassion is better. Creative breaks are usually right.

DECISIONAL PARAMETERS

Management: This is the right time to motivate others, especially your female employees. Be encouraging of all notions requiring a long gestation period. A sympathetic approach is best. Passive control.

Timing: A 'pregnant' phase. Problems are not to be brooded on. Relaxed approach is favored over unnecessary tension.

Resources Available: Abundant, but allowances should be made for some delays. Have you explored all the intellectual resources available? Period of great support from friends and family.

Planning Norms: Expect delays in the immediate term. This is the moment for the really big view – the projection into the long term. Also expect a lot of

fuzziness at discussions.

Creativity Assessment: Very good stage. Keep a bridle on totally wild suggestions. Emotional and visual stimuli give best results. Ideas okayed now are long distance runners.

Intuition: A big wobbly as the emotions are exceedingly strong. The 'insight' may be a bit of wishful thinking. Tread softly yet firmly here.

Marketing: A receptive phase. If the target is the family, an extremely good time. Maintain continuity with previous efforts.

Communications: Potential for confusion exists. Be clear, concise and crisp. A maternal, not a confrontational, style. Values and hierarchies are important issues here, so spend time reflecting on them and candidly communicate the same. Watch out for intolerance and critical talk.

Advertising: Anything geared to a 'Mother knows and cares' style will work. Sell emotion, not value judgements.

Product Viability: Family, health care, safety are great areas. New products require a long gestation period. HR services do well.

Finance and Investments: Employees are likely to be worried about the family. However, it is a time to explore fertile new fields for investments. Delays are present but ultimately insignificant. Money is abundant.

Start-ups: New, significant and important connections establish themselves now. Set gears in motion.

Contracts and Agreements: No stress or strain, but learn a bit more before you sign them on the dotted line. Expect travel to be a factor. Don't gloss over details. Redefine.

International Markets: A bit dull. Have you explored your home situation thoroughly enough?

R & D: Push for the long term. You may require some outside help, collaboration or consultation.

Risks: Misunderstood communications may create problems, so double-check. No bold initiatives to be implemented. Judgement can be cloudy.

Hindering Forces: Criticism, intolerance, domineering attitudes, laziness, domestic problems, indulgence in sensuality.

Helping Forces: Intellectual calm. Changed attitudes. Problems get easily resolved. Female friends are very potent here.

Growth and Productivity: A few niggling delays. Success is definite in the future. Stability rather than growth. Firm foundations for the future. Material success.

THE EMPEROR

CARD NO. 4

Also known as: Jupiter, Osiris, Gypsy King,
Guardian of the Holy Grail.

Key Words: Leadership, Mentoring, Maturity, Authority,
Wisdom, Dignity.

Meaning
Upright: Will-power, executive qualities, wealth. Strength with resolve and conviction. Balanced reasoning. Great honor, fulfillment of ambitions.

Reversed: Tyranny, abuse of power. Unfulfilled ambitions, snobbish craving for status. Male chauvinism.

Environment and Ambience: Stability is para- mount. Follow rules carefully, the beaten track is a good path. Leadership is strong and mature rather than be-dazzlingly innovative. Mentorship – a good time.

Conceptual Criteria: Action is best if it comes from an idea that has been approved by those whom you respect. To go along with the flow of authority is good.

Modality: The boss has to be even more responsible about where the buck stops. There is a possibility that only one side of any situation is being seen. It is time for holding operations and maintenance jobs.

Appraisal and Valuation: A tendency to be a bully is to be avoided. So too, quickfire judgement. Decisions are usually wise, mature, reflective and nurturing. Go by the rule book now.

DECISIONAL PARAMETERS
Management: It is easier to implement policy and convince others to your point of view as people will be looking to you for advice, guidance and decisions. Communicate the message of persistence now. Mentoring is fruitful.

Timing: A phase to consolidate gains. The time is also ripe for creative

endeavor along what are mistakenly assumed to be barren ruts.

Resources Available: Abundant, especially from within the organization. Superiors are helpful and teams pull together in intellectual pursuit. Consolidate what is available first.

Planning Norms: A propitious time to review and restructure. Check development plans at a practical rather than conceptual level. Take another look at internal rules that operate.

Creativity Assessment: Very good. Within the core areas, the everyday routines are great opportunities so don't waste time brainstorming way out solutions or initiatives. Have the results of creative output analyzed by someone whose judgement you trust. Be careful not to crush genuine originality for the sake of discipline alone.

Intuition: In a leadership position it functions well. Success is strongly indicated so press forward. People will seek your advice. Do not avoid the responsibility it entails.

Marketing: Go by the book here. Cautious plod- ding is better than reckless adventure. Material prosperity.

Communications: A warm style is best. People are receptive to what you say, so be responsible and serious. For mentoring relationships, this is a phase where great growth is expected.

Advertising: Solid, grounded, mature. Giving the facts is the recommended approach. Appeals to authority or higher echelons of the target audience are fruitful.

Product Viability: If targeted at the premium end of the spectrum, a sure hit. Worth, not flash, is beneficial. Great success indicated.

Finance and Investments: The key word is 'conservative'. Money is not a problem, cash flow is smooth. Investments are best kept conservative. No problems anticipated.

Start-ups: An excellent time if there is a more experienced partner in the venture. Endeavors in the public field are a tad more beneficial than purely commercial ventures.

Contracts and Agreements: They will be mutually fair and beneficial to both parties. Personally you will flourish by taking this step.

International Markets: A most auspicious time. It is better to make contact with senior members of organizations. Be very careful, however, about the laws, rules and regulations of the foreign country. Understand them well, after which you can proceed with no apprehension.

R & D: Will require your support. Consistency, persistence and commitment pays. The big break- through is imminent if effort is maintained at the requisite level.

Risks: The inherent logic of the situation may end up blindsiding you, so do not succumb to overconfidence. Otherwise, risks are low.

Hindering Forces: Watch out for rigid and harsh implementation of rules. Male chauvinism is a real factor here. Repression and lack of trust in authority are other key danger areas. Feeble ineffectual efforts because of lack of conviction.

Helping Forces: Endurance and tenacity of purpose have never been easier. Superiors go out of their way to assist you. Wisdom is available, either one's own or that of others.

Growth and Productivity: Smooth and regular rather than spectacular. Material prosperity as well as moving into positions of authority rate very high. Achievement time.

THE HIEROPHANT

CARD NO. 5

Also known as: The Pope, Grand Master, Archpriest, High Priest, Gypsy Prince.

Key Words: Instruction, Mediation, Natural Level, Dualities, Duty, Conscience.

Meaning

Upright: Security of firm belief. Power of convention (spiritual knowledge). Good advice, wise counsel. Freedom through knowledge and wise help. Religious comfort.

Reversed: Misdirected thought, misinformation, twisted truths, power through concealment (especially of knowledge). Disastrous advice. Slander. Gullibility.

Environment and Ambience: Time for tradition, heritage, inheritances. Strong sense of moral law operates here. Psychological truths, not historical or scientific truths, function in this phase.

Conceptual Criteria: Establishments, organizations and structures as well as their internal dynamics are the key areas here. Truth and understanding become important aspects.

Modality: A cheerful attitude against the discouraging vicissitudes of fortune make you a more mature, spiritual person. Endure, don't compromise.

Appraisal and Valuation: Firm but non-combative style. Focus on ethics and values to resolve a horn of dilemmas.

DECISIONAL PARAMETERS

Management: Ultra professional, very serious style works here. Maintain an even keel internally, because there will be unexpected and upsetting incidents. Resolution of conflicts will be a high priority area.

Timing: Make time for the present. Do the conventional thing. This is definitely not the time for radical unconventional changes. Learn from the

situation, don’t try to change it.

Resources Available: Adequate. Don’t push too hard to drum up extra resources, it may prove counter-productive. You are your best resource at this point.

Planning Norms: Look at incorrect work methods or programs that are creating log-jams. Rectify them. A good time to ‘plan’, not implement, new projects.

Creativity Assessment: A low phase actually. Ideas tend to be conformist, orthodox, run of the mill, mass produced. Hang in there, a spark might still ignite into something truly brilliant.

Intuition: Very high for personal change, especially in bringing hitherto unpleasant realities to the surface. Professionally, one is apt to misfire with one’s insights. Play safe.

Marketing: Go with what has worked best and provided results till today. Defer fresh strategies.

Communications: Effectiveness is weakened especially with critical or core members of teams. Ideas are misinterpreted and conflicts are very likely. A serious approach as against light- heartedness is ideal.

Advertising: Not a good phase per se. Your target audience may be out of step with the beliefs you propagate. Relook the entire area.

Product Viability: Surprisingly, ‘new age industries’ do well. So do old blue-chip outfits. Others should be careful. Stick to core competencies.

Finance and Investments: Overall they are stable, but unpaid and neglected bills are a problem area. Guard against excess or foolishly generous frittering of money.

Start-ups: Plan, schedule, research, explore. Wait a bit before actually taking the plunge.

Contracts and Agreements: Look for a totally unexpected contact. However, not the best of times to sign. Keep talking here. Better opportunities within your own field will be present. Keep looking.

International Markets: Contacts made now will result in some of your best work and achievements. Diligently pursue leads. Always have an open mind here.

R & D: Unexciting time. Like Alice in Wonderland, running harder and harder to stay in the same place. Persevere. This too shall pass.

Risks: Overlooking errors is mistaken kindness. Flamboyance may irk important people. Rebel, take a pause.

Hindering Forces: Too much orthodox and conventional thinking ends up stifling everything. Arguments between team members. Unforeseen and immensely aggravating obstacles pop up. Hierarchy becomes an end in itself.

Helping Forces: Wisdom of and belief in the leader. Will-power spreads cheer. Use both to maximum advantage. Fortunately, junk from the past at all levels can be easily abandoned in this phase.

Growth and Productivity: Slow but secure.

Also known as: Marriage, Eros.

Key Words: Decisions, Choices, Dualities, Conflicting Desires.

Meaning
Upright: Choosing between two incompatible but equally appealing options. Intuition and reason compete for attention. Changed attitudes lead to happiness. Love, sensual pleasures. Attempts at reconciliation succeed.

Reversed: Shilly-shallying where decisions are concerned. Unhappy romantic involvement. Unforeseen separations, emotional pain. Indecisiveness. Moral lapses.

Environment and Ambience: Interpersonal relationships take precedence here. Marriages, with all the widest possible implications, take place. First-flush-of-enthusiasm days before a real challenge comes along to test them.

Conceptual Criteria: Choices, choices, choices, which will all impact the future greatly by their outcome. Romantic emotion dominates excessively.

Modality: Choices mean decisions which imply commitment. No more vacillation though it is tempting and comfortable, but reflect carefully before choosing or deciding. Filter outside influences for better results.

Appraisal and Valuation: A most perplexing time. Desire goes one way, intellect the other. Beware of specious arguments and sophistry as self-delusion is a real danger. During this phase, decide in favor of what you know to be right rather than what you feel to be nice.

DECISIONAL PARAMETERS
Management: Even more so than usual, keep your personal preferences out of it. Erroneous choices can lead to lightning bolts from superiors. However, do not succumb to paralysis by analysis as a consequence. The decision taken is usually the right one.

Timing: If you hesitate, the situation will resolve itself to your detriment. So

act, even though introspection is vital here. A phase for speculation and choosing sides you are on.

Resources Available: Look in all the traditional places first. A new and unexpected resource may be gained if you are willing to let go of some old sources. No gain without some pain here. Sometimes a greatly beneficial transaction.

Planning Norms: Established manners provide emotional comfort but, perhaps, it is time to leave them behind. Time to overcome dependence on the familiar. Teams are likely to be vertically split into two equally valid but warring groups. Choice of one over the other will hurt, but it has to be done. Keep a wary eye on balance sheets.

Creativity Assessment: Strong but pulling in contrary directions. A person close to you has a distorting influence upon your output. A sudden insight may solve a long-standing problem. Don't succumb to 'compromise creativity' situations.

Intuition: High. If there is a conflict between intuition and hard intellect, between inspiration and reason, follow the former. Moral dilemmas will arise, demanding a worthy response from you. Watch out for 'feel-good' solutions, they may be deceptive.

Marketing: Go slow. Your efforts may not be appreciated by superiors. The rewards at this moment are not consummate with a major effort (except internationally).

Communications: Very likely to be garbled. People are apt to be left confused as to the main point of your effort. Trying to reconcile two antagonistic view- points is possible but extremely time-consuming.

Advertising: No new campaigns. Provocative ads may backfire instead of stimulating change. Keep it conservative. Stress emotional value. (Sole exception: Valentine's Day opportunity. Open the throttle wide!).

Product Viability: Are you into romance novels, Valentine's Day, the business of anniversary celebrations? If so, a good time. For others, not so very encouraging. However, if already launched, it does quite well.

Finance and Investments: Adequate. Keep an eye on commissions. Loans and mortgages should be favoring you. Unexpected, unbudgeted needs will be met equally unexpectedly.

Start-ups: It's best if you don't. Too many ambiguities, delays, deferred meetings and disappointing people lie in store. Wait for a change.

Contracts and Agreements: Unlikely to sign anything significant, but keep looking as a totally strange and unforeseen opportunity is likely to manifest itself. If confused, it's best not to commit to anything now. (That's a decision too!). Renegotiate terms, especially of a pre-nuptial contract.

International Markets: A reasonable time for them though the amount of traveling entailed may be a drag, partially offsetting the many benefits. Developing rather than developed countries offer more scope for you.

R & D: Controlled chaos. Expect bitter turf wars as well as a lot of specious pleading. Favoritism is futile.

Risks: Precipitate decisions as a consequence of doing what one likes. Chances of getting one's judgement wrong will be unusually high, though if it is the right decision it will be a winner. Sudden collapse of projects is a possibility.

Hindering Forces: Moral dilemmas, temptations to cut corners. Personal relationships may negatively influence people. Inconsistent and unreliable behavior aggravates the situation.

Helping Forces: Sudden spurt in social life, no sense of alienation. Maturity and integrity help in making correct choices. 'Ships-in-the-night' people drift away permanently. New commitment to work after decisions are taken.

Growth and Productivity: You can't have your cake and eat it too. Some jettisoning is inevitable here. Determine what is ballast and what is not. While not a high phase, not a low one either.

THE CHARIOT

CARD NO. 7

Also known as: The Car, Triumphal Car, King in Triumph.

Key Words: Change, Life Control, Opposites in Balance, Travel, Single-mindedness.

Meaning

Upright: Deserved victory (over difficulties). Success in enterprises. Fruitful travel. Progress. Talents are correctly used. Moment of glory.

Reversed: Collapse of plans, ill-health, setbacks and losses. Revenge. Lack of self-discipline.

Environment and Ambience: An aura of success and satisfaction. However, great changes in personality can be anticipated as a general rule. Be alert, watchful and observant so that you don't miss anything.

Conceptual Criteria: Wait, watch and witness in a non-anxious state. Movement, both physical and psychological, will occur. Obligation to welcome change.

Modality: Be prepared to fight, if necessary, for what is valuable. The phase is very propitious. All that is required is alertness to capitalize on it.

Appraisal and Valuation: Slow motion judgement. Distinguish between what is exciting, moving and urgent. No anxieties about future or final outcomes.

DECISIONAL PARAMETERS

Management: Results are best achieved by up-holding and ensuring standards internally. Trouble shooting goes off well, so go for it with a will and self-belief. Opposition can be outblustered.

Timing: The best phase to close the books before beginning anew. The past, no matter how glorious, should be left behind and the future looked forward to. Confusion may exist but is easily resolved.

Resources Available: Abundant, but the real problem is probably deciding on their allocation. Be firm and calm in deciding. Abrasive personalities suddenly begin to pull together.

Planning Norms: A very good time for paradigm shifts in spite of resistance from die-hards. Plans to shift operations physically are especially indicated and should be a good move. Accept the future or it will swamp you.

Creativity Assessment: Extremely good but turbulent. Time to take responsibility for one's brainwaves. Going for it anyway is probably the best course, the phase is so fortunate.

Intuition: Tremendous. Act with courage and chutzpah on the internal messages that come through now. Success of a rare variety.

Marketing: Good. An amalgam of new initiatives with old methods shows surprising results.

Communications: Ideal phase to resolve arguments. This is a great time to network, network, network. A good time to get around to making that corporate film you were always going to... but didn't because etc., etc. However, a reversed card could mean that only the motions have registered, no real connection took place.

Advertising: Fresh, genuine, original. Is it really so? Then you can't fail. If not so, be wary.

Product Viability: No hiccups here, but no great records to be broken either. Hold on.

Finance and Investments: Bravado works in drumming up funds. Assertive initiatives give rewards. A big jackpot is a distinctive possibility for those in the entertainment field.

Start-ups: Auspicious. Resources, talent and the appropriate field of endeavor are lined up in place for you.

Contracts and Agreements: Extremely favorable. However, beware of arrogance and greed. Still, you should be smelling the roses here. No problems unless wilfully self-created.

International Markets: Yes. Push – and hard. Earn your frequent flier miles, they are well worth it.

R & D: Should be good. A balance between hard work and solitude, rather than plugging away. New products should be designed. New models should radically swerve from past parameters.

Risks: Lack of self-discipline can combine with a total wipeout of ambitious plans or projects. However, that will eventually turn out for the best so don't worry.

Hindering Forces: So strong are your powers, arrogance is a prime danger. So is posturing. This is no time to 'get anybody'. (In fact, no time is ever right for vengeance). Bad temper is childish and ugly. Don't lose it.

Helping Forces: The killer instinct – the ability to win – is extremely strong especially over harsh odds. Travel is especially beneficial. Optimism and motivation feed each other, reinforcing self- reliance.

Growth and Productivity: Unexpectedly good. Ride the wave. Examine it, understand it. You can extend it beyond this phase.

JUSTICE

CARD NO. 8

Also known as: The Scales, The Judge.

Key Words: Reason transcends Emotion, Justice, Contemplation.

Meaning

Upright: The making of wise choices and decisions. Serious need for reconsideration. Card No. 8 is usually a warning sign. Adjustments made after contemplation. Legal matters of all sorts are obviously indicated.

Reversed: Prejudices and biases. Injustice. "The law's delay" – complex legal affairs tied up in knots.

Environment and Ambience: Since it is a time for imperatively reconsidering what is perceived as important, there must be no confusion between the position one holds and one's real nature.

Conceptual Criteria: Even-handedness is justice. Success has a certain 'something' lacking in retrospect. Rules assume primacy – perhaps wrongly so.

Modality: Relationships can be forged here but they are likely to be formal, legal ones. Contracts and agreements dominate.

Appraisal and Valuation: It is an important period wherein your decisions will count but bonds, by their nature, are likely to be temporary. So don't take yourself too seriously.

DECISIONAL PARAMETERS

Management: Weigh advice carefully both in receiving and dispensing it. Efforts are to be directed at maintaining the equilibrium of the organization, not in disrupting it. Arbitration may be resorted to.

Timing: For all your efforts, things might still be hanging fire and remain unresolved. Retrospection sometimes has that effect, though it is vital.

Resources Available: Adequate for the jobs that need doing. Your role will

be to dispense them fairly. This is critical.

Planning Norms: Strive to compensate in those areas of the organization that are visibly showing imbalance, due to being neglected. The legal department will play a key role here.

Creativity Assessment: Middling. Ideas generated are likely to be contentious and reviewed as being ‘unfair ’. It is not totally correct as an assessment, but there’s quite a bit of truth there.

Intuition: Reflection, reconsideration and recapitulation of the past is the pattern. Many issues will be confronted. Evasion is no answer, they merit serious attention.

Marketing: Not a very productive phase.

Communications: Do not overweigh what you wish to say. Spontaneity has its benefits. Stress the ‘fairness’ aspect of what you seek.

Advertising: Stalled. The campaign is achieving very little, so it might be best to let it peter-out quietly.

Product Viability: Strong. It is value for money which will remain its selling proposition.

Finance and Investments: An initially tight phase – and tight is the word – soon relaxes especially with an advantageous investment opportunity presenting itself. The early impediment is likely to be some legal matter.

Start-ups: Fine time to begin. There should be no real hurdles.

Contracts and Agreements: Exceptionally beneficial time to sign them. You will be amply rewarded for making the change. Be prudent and patient.

International Markets: Laws may have been changed, significantly altering the sphere and scope of your operations. In any case, it is time to design a new strategy for what is a mature market.

R & D: Stable and regular, but not dazzling.

Risks : Bigotry, especially abroad, is swiftly penalized. Legal matters may suddenly turn sour (especially if reversed) because of false testimonies by

witnesses.

Hindering Forces: Making decisions that are ill- considered. Expensive lawsuits prove to be of usual nuisance value. Problems linger unresolved.

Helping Forces: Stability and reason usually win over disharmonizing forces. Good judgement indicates integrity.

Growth and Productivity: Hope, the best of virtues. It depends upon your judgement and action. However, there is nothing inherently beneficial going on.

THE HERMIT

CARD NO. 9

Also known as: The Sage, Prudence, The Old One.

Key Words: The Past, Wisdom, Prudence.

Meaning

Upright: Caution is advised in all actions. The weight of the past that needs resolving. Introspection and spiritual withdrawal into the self. Concealing what one knows.

Reversed: Negative rejection of life. Spirituality as escapism. Misuse of wisdom. Prisoner of the past.

Environment and Ambience: Personal advantage is not to be relentlessly pursued. Success, without careful forethought, is likely to be hollow.

Conceptual Criteria: Discipline and teamwork are prime requirements. Cliques and groups are not conducive to productivity.

Modality: Hard work is acknowledged and rewarded during this time, so press forward.

Appraisal and Valuation: People are likely to disappoint you, so base all judgements upon principles that endure rather than personalities that are shifty.

DECISIONAL PARAMETERS

Management: Insist on plans and schedules, and insist people adhere to both. Quality cannot be over-stressed, there must be an organizational consensus about this and it is your job to create and nurture it.

Timing: You feel isolated even though paradoxically, it may be a time of great activity. That feeling of withdrawal is useful, some hint is trying to surface for your benefit.

Resources Available: Wide but sparingly used. That is essentially correct in this situation.

Planning Norms: Use discrimination because objectives, though clear-cut, still require some creative alternatives.

Creativity Assessment: Sound, but impetuousness is to be curbed. Otherwise a very beneficent phase. Adaptability to new thought.

Intuition: Extremely high and accurate. A feeling of 'there must be more to it than all this' pre- dominates. Quite right. There is and it will be revealed in good time.

Marketing: Good, but not yet excellent.

Communications: Liable to be difficult as what emerge are ruminations from introspection and everybody may not be on your wavelength. Integrity a key issue here.

Advertising: Keep it well directed and ensure there is no idle hype.

Product Viability: It is reasonable.

Finance and Investments: Sound opportunities and productive openings will exist, especially in areas that you were unsure about in the past. Go forward confidently.

Start-ups: Not recommended unreservedly. There is, however, no real disadvantage in doing so.

Contracts and Agreements: Provided you take prudent advice from more experienced people, there is no real obstacle to success.

International Markets: Poor, as this is a very inward-looking time. Efforts are liable to prove wasted.

R & D: It could prove to be actually quite exciting. New applications, new possibilities will be perceived with mature ideas. This is especially relevant in technology.

Risks: Obstinacy and rigid seclusion may see you losing your grip over the situation completely. Being prejudiced against innovation can see a great opportunity being missed.

Hindering Forces: Disregarding advice and refusing help, relying on one's

own inadequate resources.

Helping Forces: Discretion and cautious action give rewards. Good advice – and help – is readily available.

Growth and Productivity: The situation is gathering energies for a breakthrough, so be patient – and vigilant.

THE WHEEL OF FORTUNE

CARD NO. 10

Also known as: Fate, The Wheel, Chance, Rota.

Key Words: Cycles of Fate, Daring, New Beginnings.

Meaning

Upright: Luck. Especially in the sense of turning. There is delay but not failure. Challenges will be overcome. Fortune fluctuates, so elation and depression are both irrelevant. Acceptance of what is.

Reversed: The nadir of that particular situation, so it will soon improve. Unexpected ill-luck. Surprises that disturb.

Environment and Ambience

"The old order changeth, yielding place to new, And God fulfils Himself in many ways, Lest one good custom should corrupt the world."

– A.L. Tennyson

Conceptual Criteria: It is natural to apply closure, but the situation is actually a challenge to rise to something higher. Altering one's actions is praiseworthy, as is taking a second look at what is assumed to be stable.

Modality: Poised to reap the rewards for efforts one must be unusually careful, though not timorous. A reflective strategy is required.

Appraisal and Valuation: One's decisions and judgements will remain independent of all the myriad perspectives or the almost-chaos that prevails. Success is indicated.

DECISIONAL PARAMETERS

Management: Slight pressure will be experienced as a major turnaround is at the point of being implemented. A lot of responsibility will have to be shouldered alone. Rise to that level – not of challenge, but excitement.

Timing: The entire phase is vibrant with notes of change. Radical shifts are easily achievable now.

Resources Available: Adequate, but don't bank on them. They may evaporate abruptly.

Planning Norms: Change and its initiatives should be the predominant concern. Be serious and com- mitted to this, and be certain that some of these plans will turn into something else.

Creativity Assessment: High, but erratic. You can fluctuate between wildly enthusiastic ideas and downright useless ones.

Intuition: Not reliable. The situation is in such a flux that your insights may be totally inappropriate. Conversely, they could hit the bull's eye.

Marketing: An upswing is about to happen, but you are probably not prepared for the extra workload it entails.

Communications: You are not really sure where it's all headed, so be non-committal. Don't let the rapidly altering situation make you appear like a blathering person.

Advertising: Should be doing well, but check that it is unfolding according to plan. There could be a couple of surprises, positive or negative, in store.

Finance and Investments: It is somewhat volatile so, perhaps, safety first is a good rule. There is overall benefit at the end, but you have a few tense moments.

Start-ups: Positive. It will do quite well. However, do not begin if you are in a tight spot and the start-up is your solution out of it.

Contracts and Agreements: Wait for a while till the scenario has become clear. A better opportunity could emerge because of all these meetings. Avail of it.

International Markets: Variables are too many. Stay put.

R & D: Some old projects return with a value- added spin to them.

Risks: Recklessness and irresponsibility can land you in the cart pretty badly, and you will be a long time clambering out.

Hindering Forces: A 'sure thing' may turn out not so beneficial after all, but

it is not decisive in any way. Inability to rise to challenges.

Helping Forces: Lingering problems are solved. Run of good luck. Change and forward movement are easily accomplished.

Growth and Productivity: If down, it goes up. If up, it goes down (a bit).

STRENGTH

CARD NO. 11

Also known as: Fortitude, Force.

Key Words: Transmutation, Intellectual Triumphs.

Meaning
Upright: Conflict between opposing selves leads to a higher synthesis. Courage and confidence pay off in enormous proportions. Fight for fair play. The triumph of the spirit.

Reversed: Lack of self-discipline. Emotional wavering. Refusal to acknowledge the bad aspects of a situation. Fear.

Environment and Ambience: The urge to attempt to succeed is fine. It should be tempered by prudent forethought.

Conceptual Criteria: Do not over-extend yourself. It is better to alternate relaxation and hard work, rather than a concentrated period of strenuous effort which is rewarding and exhausting. This is crucial.

Modality: Prioritize what you are going to do and put your full energies there and nowhere else.

Appraisal and Valuation: An extremely favorable period. You can quell any dissent regarding your judgement with honesty and a wise tolerance.

DECISIONAL PARAMETERS
Management: Difficulties and challenges abound but they are easily tackled and harnessed into more productive fields. Just stick to your projected course and others will follow.

Resources Available: Ample, but they require supervision. Some departments may be profligate. Check on them.

Planning Norms: Focus on causes and the effects will take care of themselves. This is especially relevant for the long term – examine what you are doing just now – not planning to do.

Creativity Assessment: Very high when it comes to problem solving. Murmurs of revolt are easily dispersed by your fresh and innovative, even considerate, solutions.

Intuition: Robust and reliable. A tendency to pontificate about insights is to be avoided.

Marketing: You have finally calmed down a troublesome situation and will reap the rewards.

Communications: Since you are in a formidable position, you can speak soft words. Be clear, concise and don't seek disputes.

Advertising: Average. However, it is not of extreme importance now so that's acceptable.

Product Viability: Middling to good, but it seems to be a bit limited in range and aspiration. What measures are being taken to rectify this?

Finance and Investments: Your standing and credit remains high although there will be slight patches of rough weather.

Start-ups: It's a good time if you are fully prepared. If not, don't be hasty.

Contracts and Agreements: Negotiate only from a position of strength. Insist on it as your due. Attempts at intimidating you are futile, so be bold. Success is indicated.

R & D: Projects will have to weather criticism. If they are worthy, they won't wither.

Risks: Dirty tricks may be used to get you down. Greed and cupidity will devastate you if you submit to them.

Hindering Forces: Unfair competition with some very big guns lined up against you. Fear is a great weakness.

Helping Forces: Courage, and that resilient quality being indomitable, sees you through anything that may be thrown at you. Charm is a weapon too, remember.

Growth and Productivity: Secure for now.

THE HANGING MAN

CARD NO. 12

Also known as: The Hanged Man, Odin, The Thief, The Place of Sacrifice, The Tau Cross.

Key Words: New Perspectives, Wisdom through (voluntary) Suffering.

Meaning

Upright: Life has paused so that a dramatic and vital change of viewpoint may occur. It is a premier card of pulling oneself up by the bootstraps. Adaptability and intense desire to learn. Patience.

Reversed: Playing the martyr for selfish ends. Emotional blackmail. No energy to get out of the futile rut one is in.

Environment and Ambience: You need an introspective pause. Create the means for it, but the atmosphere will work against it. Ego clashes create this tension.

Conceptual Criteria: The situation seems imbalanced and over-reaction could snowball into a crisis which could turn into something worse. A calmer, better-paced approach prevents trouble.

Modality: Focus, concentrate on the task at hand and remain serene.

Appraisal and Valuation: To be relaxed rather than tense is going to be difficult, and that is going to affect your judgement. Keep a larger perspective and stick to areas that bring out the best in people.

DECISIONAL PARAMETERS

Management: How is success being gained and is it worth it? This question has to be grappled with. The human comfort level of your organization needs some improvement.

Timing: Not the appropriate moment to launch transformatory initiatives. Reflect on what will best achieve that desired state.

Resources Available: Peculiarly there and yet out of reach, too. Perhaps for the best, as you need to be first clear what you will do with what is available.

Planning Norms: Calm is required, as well as being physically still. Projections for the future are particularly effective. Festering problems may be fruitfully tackled now.

Creativity Assessment: Hampered, in that nothing will be of immediate utility. The future is, however, brilliantly different.

Intuition: Extremely high. Past experiences and traumas re-emerge in consciousness because there are lessons you missed there. Ponder deeply over your insights now, they are of cardinal value for the future. Your life could literally change.

Marketing: There is some tension and dispute with old customers. Let it blow over of its own volition.

Communications: Blocked both ways. A 'what is wrong with this picture?' situation. Some element or information is being overlooked and could lead to suspicions about dishonesty in behavior. Cooperation is a good angle to pursue.

Advertising: A trifle boastful and calls too insistently for attention. It is getting attention – and getting people irked. Change this image and the image of quality it reflects.

Product Viability: Low.

Finance and Investments: Spend some more time to reflect upon your options before committing anything. Caution is infinitely the better option during this period.

Start-ups: Variable. If you are calm and relaxed because the groundwork is well done, it is beneficent. Usually this is a time of tension and worry, and that will create problems.

Contracts and Agreements: You are stressing all the wrong points. Reconsider your emphasis. Make the changes before you commit or sign anything.

R & D: Liable to be a frustrating phase, but these failures will provide fresh ideas and directions for future work. So it's actually a good time.

Risks: Clinging on to partnerships, that both sides have outgrown, proves detrimental to both parties. Refusal to acknowledge need for change worsens the situation. A perverse streak of bad luck may baffle you – to 'baffle' once literally meant to hang by the heels, as in this card.

Hindering Forces: Physical fatigue prevents necessary action from being taken. Being manipulated emotionally. Acting the martyr.

Helping Forces: The ability to drop things no longer useful, the ability to make sacrifices so that wisdom and learning accumulate. This cannot be over-stressed.

Growth and Productivity: Nothing spectacular. Shift thinking to future projects.

DEATH

CARD NO. 13

Also known as: The Skeleton, Time, Azrael.

Key Words: Transition, Rejuvenation, Necessary Destruction, New Life, Fated Events.

Meaning

Upright: Change and transformation appear frightening rather than the blessings in disguise which they are. Clutter is eliminated for something wiser to flower. Destiny operates strongly. Rarely does it mean actual, physical death. It is a card of renewal.

Reversed: Forcible change which was necessary but being tardily evaded. Chance seems to operate without any consideration for personal feelings. Giving up that which was an impediment.

Environment and Ambience: Stagnation suddenly gives way to action. If you refuse to take responsibility, events will run away with you and the consequences have to be lived with.

Conceptual Criteria: Momentum is to be judged accurately and taken advantage of. This especially applies to everything new – initiatives, attitudes, processes and partnerships.

Modality: Reorganization is vital and it must be preceded by hard work. The unexpected strongly influences the situation. The new schedule you design should factor that in, as well as the time to respond to it.

Appraisal and Valuation: It is likely to be a phase of radical self-discovery about one's subconscious – and conscious – operating parameters. Attitudes that were obstructive to judgement fall like autumn leaves, if you are receptive to the changes.

DECISIONAL PARAMETERS

Management: Your organization is likely to be in a desperate solutions mode due to unwisely deferred decisions. It is not so much an emphasis on the new as the ejection of the old and outworn. You must tread with great

sensitivity here, but be firm that the outmoded and inefficient are not acceptable anymore.

Timing: Radical departures from the past are ideal as initiatives. It is easier now to talk of necessary change than in most circumstances.

Resources Available: What is needed will be provided. Nothing for a superficial purpose will receive any form of support.

Planning Norms: Bold, daring and exploratory ideas can be given free rein. The organization should seriously and constructively seek new areas to function. This does not mean abandoning core competencies, but enhancing them in unusual ways.

Creativity Assessment: Extremely high. There is a tendency to resist implementing those ideas, which is not very advisable.

Intuition: High, but timorous. The conflict between the comfort of familiar ways and the apprehensions about new outlooks is natural. However, change will occur in spite of you – so it is best if you grip the reins rather than let it bolt.

Marketing: The system in place is good. Make it better.

Communications: Be prepared for more than the usual obstructions and efforts at blocking new ideas. Change in this period is swift and disquieting – so focus on calming fears. There should be no divergence between professions and actions, it will have a worse effect than usual.

Advertising: No matter how successful it has been till now, alter the campaign. An unexpected wallop from the competition is almost certain. Take heed.

Product Viability: Old stars are going to fade away. Where are the new suns blazing brilliantly? Where are you over here?

Finance and Investments: There is a great deal of turbulence around so it is wise to be cautious. You could subject your portfolio to severe scrutiny and weed out the perpetual, almost-winners who never made it.

Start-ups: Excellent. Provided you have moved into a fresh field of

expertise. If it is just your old job and contacts repositioned as a consultancy, the results are just average. Not negative, just average.

Contracts and Agreements: Negotiate for some- thing completely original, don't use your old blueprints here. It should provide great rewards.

R & D: Distinguish between dead-end lines of research and those that need nurturing. Close down the former and remain obdurate to pleas for more time.

Risks: Sloth and inertia will see the situation resolve itself in a manner that may be painful to you. Be aware of what is happening and don't be afraid to take a tough decision or two.

Hindering Forces: Resistance to change, getting lost in the details rather than focusing on the essentials. Refusal to let go of what is played out is the biggest factor here. Chance events may create temporary setbacks.

Helping Forces: Dumping emotional and professional clutter has never been easier – or more fruitful. Fresh initiatives are unimpeded by the past.

Growth and Productivity: Rapid and unsettling, so discipline to keep pace with all of it is vital.

Special Note: *Death is a difficult card to comprehend but it must be remembered that, for all ancient cultures, death was a liberation to eternal life, to a higher truth. Also, Death was for long history's only democrat – unprejudiced, whether it was king or peasant who was going down. Death was fair to all – and hence not so terrible after all.*

TEMPERANCE

CARD NO. 14

Also known as: Angel of Time, Queen of Heaven, Isis.

Key Words: Blending of the Disparate, Adaptability, Temperance.

Meaning

Upright: Handling volatile elements of a situation to bring about a satisfactory solution. Harmonizing what is present and available. Happiness and peace. Move in a positive manner.

Reversed: Wild extremes of action and behavior. Lack of self-awareness. Life is in too many un-harmonized compartments. Unfulfilled desires and the presence of discord.

Environment and Ambience: The Oracle of Del- phi, on the doorways of the Temple of Apollo, had proclaimed "Moderation in all Things" to be the ideal for life. It is still good advice and should be followed during this phase.

Conceptual Criteria: Sustained and unselfish efforts will be noticed, applauded and rewarded. Effort accumulates and becomes spectacular.

Modality: Your intellect should be in accord with your feelings before you can be of use to your organization. Patience and timing are virtues – cultivate both.

Appraisal and Valuation: Perseverance and cooperation should be the vital factors in making decisions. This is a time to monitor progress and take decisions. Wait and watch if things seem murky.

DECISIONAL PARAMETERS

Management: Are you, and the people in your charge, manifesting achievements according to your capabilities? Perhaps some objective scrutiny about this is called for, especially about the areas where under-achievement is common.

Timing: Discipline is the key here or else things will rise up, and so will your wrath. Stay calm.

Resources Available: Adequate. You may feel, perhaps unfairly, that they have been ‘watered down’. Not so. You can get the job done with this much, so stop grumbling.

Planning Norms: Key objectives need their emphasis shifted in the light of reality. Priorities have to be rearranged as the situation calls for a new outlook.

Creativity Assessment: Extremely high. The drawback is that it will require lots of patient effort and unflagging self-belief before you strike gold. Experiment freely.

Intuition: Warning bells that may ring are accurate indicators. Listen to them. No excessive enthusiasm is to be entertained.

Marketing: Good. There seem to be some people here who are doing good work and being taken for granted. If so, reward them.

Communications: Even-tempered style works best. Stick to the tried and tested approaches and don’t overreach yourself. Make a lot of joyful noise in appreciation of those who plug away without seeking recognition.

Advertising: Don’t overdo it. This especially applies to hype. The product and its rationale ought to be stressed as they are sufficient in themselves to make a strong case. Razzle-dazzle is counter-productive here.

Product Viability: Strong, but a few dead-end lines have to be tossed out now.

Finance and Investments: Avoid heroics and swagger. Something could indeed go very wrong. The situation is ripe to alter drastically, so go over your check-list with care and cut out all the risky propositions.

Start-ups: Moderately beneficial. Your point of view may be sold easily, but external factors may impede a smooth kick-off. Nevertheless, there is no negativity indicated.

Contracts and Agreements: The terms should be scrupulously fair and just. If so, a very harmonious and productive partnership begins. Modify and adapt terms until there is mutual satisfaction. Sign only when this has been done.

International Markets: They are nothing spectacular, nor disastrous. Sit through this time for better results in the future. Corruption may become an issue, so be sure ethical practices are being followed.

Risks: Hostility strikes just when self-indulgence is leaving you vulnerable. Discord and disharmony over trifles are real possibilities, so don’t get into ego-bruising conflicts.

Hindering Forces: Competing interests, especially over resources. Quarrels over strategy. Sometimes domestic problems affect work. Clumsy and inept handling of events leads to opposition for its own sake.

Helping Forces: Ability to catalyze disparate factors into something useful and productive. Wishes come true because of the strength of carefully directed imagination. People, carefully coaxed and managed, synergize in unexpected ways.

Growth and Productivity: It will occur laterally within the organization. Actually, this initiative is preparation for a long term payoff.

Also known as: Satan, Lucifer, Master of the Coven.

Key Words: Bondage, Anger, Dark Side of the Self.

Meaning
Upright: The power of the adversary, the Foe Within nearly analogous to the Jungian Shadow, but far more toxic. Lust for power, tyrannous attitudes and a general propensity to be so caught up in worldly matters that it gradually corrodes the soul.

Reversed: Better, yet petty attitudes and wilful blindness continue. It also, fortunately, means the light at the end of the tunnel. Addictions are overcome. An attitude of charity.

Environment and Ambience: "We have met the enemy and he is Us".

Conceptual Criteria: Momentum slackens alarmingly. To start over again is best, but it requires firmness and consistent effort.

Modality: Get a fresh work schedule and stick to it. Procrastination has to be fought unrelentingly.

Appraisal and Valuation: Defer all important decisions until you get a grip on yourself. As the scriptures say, "The Good is one thing. The Pleasant is quite another ". Discriminate as to which is which.

DECISIONAL PARAMETERS
Management: Watch for all tendencies towards callousness. Kindness as a policy is better than the urge to pull rank.

Timing: Pretty bad, so mark time.

Resources Available: Adequate, but almost certainly they are being misused for grandiose and selfish ends.

Planning Norms: It is very frustrating because impediments pop up like bubbles in boiling water. Persevere, especially in all change initiatives.

Creativity Assessment: Very good actually, but there is a rather wicked tinge to ideas that should be kept under a stern eye. Brilliance in itself is not enough if its consequences are not beneficial to the organization at large.

Intuition: High, but not reliable. Be severe on the self.

Marketing: Energy is being leached out by some unproductive activity. Reorganize and plug leaks.

Communications: The likelihood of negative messages being sent out is large, so don't attempt anything major – even though there might be some early success. And eventual disaster. Glib tongues are dangerous in this situation.

Advertising: Operating ideas are weak and require improvement.

Product Viability: Low.

Finance and Investments: The entire market is going to exhibit volatility. Even inside information may not be enough, so be cautious.

Start-ups: No.

Contracts and Agreements: Not recommended, even though the pressure to sign will be immense and persuasive.

International Markets: May begin to falter.

R & D: Expect setbacks, especially in ambitious projects.

Risks: Selfishness, arrogance and pride seem to be appropriate attitudes. Stifle them. Delusions, attitudes of revenge, jealousy – take your pick. All negative emotions are capable of gaining a strong footing and wrecking the situation, so extreme caution and self-awareness is indicated.

Hindering Forces: The exaltation of the pleasure principle into a little tin God. Cussed sequence of obstructions that unexpectedly arise. Poor and clouded judgement because of inappropriate desires.

Helping Forces: A chance to recognize and sublimate the darker side of the personality. It is a rare opportunity. Addictions and bad restricting habits are suddenly shrugged off.

Growth and Productivity: Weak.

Special Note: *This card by no means indicates any sympathies with Satan worship or other evil. It is the traditional name for a reality that, in Goethe's Faust, is that force which seeks always to do the good through actions that are wrong.*

It is a card for self-recognition, for the ability to conquer the self, by giving warning to the darkness within.

THE TOWER

CARD NO. 16

Also known as: The House of God.

Key Words: Creative Destruction, Fate's Intervention.

Meaning

Upright: When something is outworn, it should be thrown away so that fresh life-giving growth may occur. Fate will intervene to do so if you are unwilling. The wiping out of all mistaken notions, not obviously ruinous or catastrophic. "The circle cannot be squared" i.e. incompatibles can no longer coexist. Order follows chaos.

Reversed: Wilful behavior calls down a just punishment, though you may see it as a disaster. Feelings of oppression and tyranny paralyze you. In rare cases, it represents imprisonment.

Environment and Ambience

"There is, it seems to us,
At best, only a limited value
In the knowledge derived from experience.
The knowledge imposes a pattern, and falsifies,
For the pattern is new in every moment
And every moment is a new and shocking
Valuation of all we have been."

– T.S. Eliot

Conceptual Criteria: Decongestion of all that is blocking the organization is the key. If recognized as a necessity, the process need not be painful. If forced upon you by circumstances, it is going to smart a bit.

Modality: Now is the time to reiterate your values, commitments and beliefs – the real, truthful , energizing ones, not the empty slogans to which lip service was being paid.

Appraisal and Valuation: There is no point in nostalgia for the past, nor in grudging changes either. Judgements are apt to be a bit rattled if there is no

willingness to forget.

DECISIONAL PARAMETERS

Management: There is so much turmoil and uncertainty, it is your job to provide some terms of reference, some focus of stability. Clear the air as well as minds.

Timing: Awful. Or a great opportunity. The attitude you bring towards events will prove to be self-validating.

Resources Available: Rather restricted.

Planning Norms: Get rid of what is clutter and manifestly useless with a flame thrower, if necessary. The future can be planned only when the functioning of the present is literally reinvented. Overhaul, clean, wipe.

Creativity Assessment: Will improve under the stimulus of a few salutary and necessary shocks.

Intuition: Fluctuates wildly between despair and hope for the future.

Marketing: Problems within the organization, especially at headquarters, is negatively impacting all operations. Expansion plans may not come off.

Communications: Restate core values as often as possible. People will require them as some sort of guiding light in the midst of all this chaos.

Advertising: Totally off the mark. People are likely to seriously misunderstand everything.

Product Viability: It just collapsed.

Finance and Investments: It is likely to be fire- fighting time rather than venturing out.

Start-ups: No way.

Contracts and Agreements: The time is not ripe. Wait for all the pieces to fall into place. Impetuosity will breed regret.

R & D: Long overdue purge of dead-end products will take place.

Risks: One nasty surprise after another! Nothing is ruled out. There is a rare,

but distinct, possibility of imprisonment. Every certainty may casually be shaken up – and it might be you doing it to people around you!

Hindering Forces: Long enduring habits tend to ossify the mind and rejecting them is a painful and stress-filled process. Health may be abruptly affected – though not for long.

Helping Forces: Change, if submitted to, is beneficial and long lasting. Help is available if asked for. Self-imposed restrictions fall away. Rarely, very rarely, a lucky break.

Growth and Productivity: Well below expectations, but that is normal in these inauspicious conditions.

Also known as: Destiny, The Dog Star.

Key Words: Renewal, Inspiration.

Meaning

Upright: It is a joyful card of home and calm. Brilliant prospects are suddenly manifest and new areas of success open out. Insight is sharpened and there is overall optimism. Tranquil conditions prevail.

Reversed: Feelings of futility and pessimism. Sudden souring of a bright home. It also symbolizes the tensions created by a talent facing a lack of opportunity.

Environment and Ambience: Cooperation and calmness enable successful completion of all work undertaken.

Conceptual Criteria: Cooperation will take place only if communication is effective. For that you have to enter other peoples' logic bubble and speak in terms that they can comprehend.

Modality: Difficult people can be made into team players if they are given patient and compassionate hearings. Not compromising on the truth is vital here. Success is assured if that is borne in mind.

Appraisal and Valuation: An unusual ability to put the right person in place follows as the consequence of your decisions. A lot of judgement calls may have to be made on business relationships.

DECISIONAL PARAMETERS

Management: Some time may have to be devoted to promoting understanding – of aims and policies between colleagues. There is an outside influence at work which is clouding these issues.

Timing: Extremely auspicious for all action.

Resources Available: Make use of what is there, and there should be a large

amount, because this could be a transitory abundance.

Planning Norms: There is no major effort required nor is there any crisis. Proceed in the direction determined upon with confidence.

Creativity Assessment: Wonderful time.

Intuition: Extraordinarily high and a lot of the ‘larger issues’ of life will surface in your consciousness.

Marketing: It is a beneficial time, so it ought to be enough to put forward the products or ideas or services for them to be picked up enthusiastically.

Communications: Truth becomes a big issue here. Be extremely honest and provide all information, even more than people need. You will be surprised at the payoffs.

Advertising: Will do well if it has a flavor of the personal touch.

Product Viability: Strong.

Finance and Investments: You can afford to be innovative, even daring, in your speculations.

Start-ups: Good. If you feel like holding back and looking around a bit more, that is a correct decision.

Contracts and Agreements: You can be persuasive about your point of view and people will accept that perspective. Have faith in this.

International Markets: Your lines of communication and feedback should be clear. Are people really aware and understanding?

Risks: Fear makes one impotent, sometimes liter- ally! Self-doubt, lack of trust and lack of interest in anything. Lassitude. Rarely, one becomes the target of a conman.

Hindering Forces: Refusal to acknowledge other perspectives or new ideas because of some emotional block. Temporary setbacks, albeit minor.

Helping Forces: Tranquil and creative time. New opportunities multiply. You can “Go with the flow, like H2O”. Inner strength is released.

Growth and Productivity: It is not just the bottom line that will do well, but the organization itself grows – in the most positive sense of the word.

THE MOON

CARD NO. 18

Also known as: Card of Dreams, Ast the Serpent, Hecate.

Key Words: Uncertainty, Misunderstanding.

Meaning
Upright: Illusions and deceptions abound. Intuition alone will help find the correct path.
The way ahead seems dark and infested with difficulties but perseverance is the only option, for all will turn out right. The card for clandestine activities, especially love affairs!

Reversed: A very perilous situation to be in. Enemies will be waiting in ambush but your virtue sees you through. Lies are being told to you. Risks of all nature abound. Nasty turn of events.

Environment and Ambience As Barry Manilow sings:
"Please don't be scared
For I've stood there too,
Between survival
And the right thing to do."

The situation appears to be treacherous. Find out if your values are life-saving or merely convenient ballast to be overthrown when storms break out.

Conceptual Criteria: What is the attitude being brought to bear upon this situation? The organization is resilient enough to overcome this but it requires versatility, discipline and self-belief.

Modality: It is better to wade in rather than procrastinate. The trouble has to be faced, and faced down, so delaying isn't a help. Self-reliance is. Act on principles.

Appraisal and Valuation: Principles, values, convictions, ethics. All of these are put to the test but your judgement should stay firm. It is unusually difficult to decide anything, because the view is so murky. But do it anyway.

DECISIONAL PARAMETERS

Managemen t: The phase is difficult , even abnormal. All the more reason to focus harder on objectives. Concentration of thought and dedication to initiatives taken is necessary. Teamwork may be affected by hostilities and outright lies, so be on the watch. Coordination should be your key activity.

Timing: Bad. But see it through.

Resources Available: Strained. Don't enter into battles over this issue just now, but don't let others assume you can be intimidated.

Planning Norms: Teams are apt to do well now if their leaders are experts at their jobs. Let them suggest the likely directions to proceed in and the appropriate modes to achieve the objectives.

Creativity Assessment: It should be high but, strangely enough, will be of a near-lunatic intensity (Luna – the Moon!). In themselves, the ideas may be way out but they have a core of sound sense that needs extracting and implementing.

Intuition: As good as it gets. And you will need it too, for only the insight of the spirit can lead you out of whatever mazes are being created. Reason, sometimes, has its limits.

Marketing: Perhaps best to look at outsourcing and contracting it as a major component. A couple of innovations, even gambles, may be required.

Communications: Artists have a great time, but the purely verbal and logical systems have it tougher. There is likely to be a lot of confusion, so clarity and conciseness are good yardsticks.

Advertising: It is very dicey to say the least. Perhaps you don't require it at all.

Product Viability: Poor. This won't change immediately either.

Finance and Investments: Tentativeness is an open invitation to get gobbled up. Either make a strong effort or sit tight.

Start-ups: Not recommended. Be adaptable, and distinguish between a setback and a disaster. You will get another chance.

Contracts and Agreements: Again, not recommended. Trust will be the major issue and so will be integrity. Wait till you are fully satisfied and have no twinge of apprehension.

International Markets: Contrarily, there should be a big breakthrough here, because of a fortuitous run of events. Accept it gratefully.

Risks: Lies, big fat ones, are told to you. Mistrust and deception. Clash of value systems and differing perspectives becomes bitter. In very rare cases, an outbreak of insanity.

Hindering Forces: Losing your nerve. Refusal to leave comfort zones because of cowardice. Being intimidated by change.

Helping Forces: One has only oneself and one's intuition to rely upon – this is an astonishingly liberating realization. Fears are faced down if challenged.

Growth and Productivity: Meagre.

Also known as: Youth Eternal.

Key Words: Splendor, Triumph.

Meaning
Upright: Radiance bathes you. Success, honor, glory, joy – the positive aspects of life are there for you. It also indicates reunions and love affairs. Health is of the robust, bursting at the seams variety. A great period to innovate and pioneer daring initiatives.

Reversed: Delays in achievements that are well deserved. Some blurring of judgement because vanity is engendered by premature success. In extreme cases, fantasy becomes a preferred substitute for real achievement.

Environment and Ambience: It glows with favorable energies and you have to be fiercely dedicated to boneheadism to get it wrong now.

Conceptual Criteria: What are the operating criteria for the various functions being performed by and within the organization? How can they be made more efficient? Ideas needed here.

Modality: Use the energies exploding outwards for maximum efficiency i.e. do not spread yourself too wide, even though you can do so without effort. Focus will provide appropriate rewards.

Appraisal and Valuation: Your decisions should have the effect of highlighting the good work done by other members of the organization.

DECISIONAL PARAMETERS
Management: What inspires people is to be nurtured, even hailed and acclaimed. Where or what provides energy is vital for the future well-being of the organization. In other words, get the core values right now and they stand you in good stead later.

Timing: Brilliant and auspicious.

Resources Available: Abundant. Distribution, however, may require some balancing out.

Planning Norms: Check that the monitoring of projects is being done well. Forecasting may be correct in its optimism, but are the resources available to bring it off?

Creativity Assessment: An extremely rare time when you can confidently adopt the attitude of
'Damn the torpedoes! Full speed ahead!' Ideas are not mere bright sparks, they blaze brilliantly.

Intuition: Excellent, but it is also recommended that you seek outside opinions. There is a tendency to get carried away and the outside view is a healthy precaution.

Marketing: More resources should be committed to it. Don't plod, be dashing. Results will justify such actions.

Communications: Things go very much in your favor. Ideas spread through the grapevine rather than by formal channels.

Advertising: You can push as far afield as you think is appropriate – or even dare!

Product Viability: Bright.

Finance and Investments: Don't get reckless because the breaks are coming your way. It is a phase when your reputation will be established and such perceptions are difficult to alter later.

Start-ups: It is the card for having babies, so most definitely "Yes"!

Contracts and Agreements: The only mistake you can make is underestimating your worth. Don't go cheap. An unfair offer may be safely rejected as there is bound to be something better coming along.

R & D: Exciting time. Particularly for the energy industry.

Risks: Few. Misjudgement because success is too easy. People who have succeeded by dubious means are shown up.

Hindering Forces: Slacking off because every- thing seems to be working out with ease. Minor problems of one sort or another.

Helping Forces: Immense. Success – a triumph against all barriers. Innovation and imagination bring large rewards. The approval and praise of those who matter. Extremely happy family life.

Growth and Productivity: Great, but don’t slide backwards out of complacency.

JUDGEMENT

CARD NO. 20

Also known as: The Judgement, The Angel, Day of Wrath.

Key Words: New Potential, Imperative Change.

Meaning

Upright: The focus will be on the new – relationships, business and attitudes. It indicates a total revolution in all habits and systems of work. Consciousness is heightened and that alters purpose. A thorough shake-up of all assumptions and the self.

Reversed: Selfish choices that lead to losses, especially of wealth. Regrets over what is past and unalterable. The past catches up with a vengeance. Outcomes of projects are inordinately delayed.

Environment and Ambience: Rejuvenation and reappraisals of all sorts. Perhaps, even recovery from upsetting experiences. Maintenance of routine helps.

Conceptual Criteria: It is a volatile time and the slack is to be taken up in no uncertain manner. Change is being forced upon the organization and it will be beneficial if alertness is maintained.

Modality: The sudden clarity that the situation presents is easily harnessed into altering perspectives. Collectively, as well as individually, this is a calling out and one's stance has to be justified or altered.

Appraisal and Valuation: There will be an entirely alternate view of reality provided abruptly, one that will enhance your judgements. It may, initially, leave people confused for it will seem out of character.

DECISIONAL PARAMETERS

Management: Opportunities that arise now are not to be ignored because they appear so disconcerting. The speed of reaction is vital here, neither too hasty nor too slow. It's rather unsettling, so go easy on people. The organization needs to collectively navigate itself into the new realities.

Timing: In every sense of the term, it is a wake- up call.

Resources Available: Adequate, but you may find surprising things can be done with that.

Planning Norms: Decisions taken now will be significant, long term, impactful and cannot be reneged upon.

Creativity Assessment: High, but the discarding of well-loved, old faithful ideas and concepts may be slightly painful.

Intuition: Extraordinary. It enables you to face up to things that were being avoided, with fortitude and grace.

Marketing: Simplicity. New markets are very likely to emerge, especially abroad, and what is required is a clear plan and no fuss.

Communications: There is bound to be some friction and acerbity when so many core issues are surfacing and being tackled. Ignore it.

Advertising: Modesty pays.

Product Viability: Will be high if it is inherently a good product. Luck does not function here.

Finance and Investments: Common-sense activity. No real losses, but great gains are unlikely too.

Start-ups: The operating assumptions may not be quite accurate. Rethink before commencement or commitment.

Contracts and Agreements: If you can withstand scrutiny, expect great rewards.

R & D: Matters get speeded up but no conclusive point is reached.

Risks: Failure to read changed circumstances. Unforeseen, though not permanent, failure. Unethical behavior gets its comeuppance.

Hindering Forces: Resistance to change because of guilt over lost opportunities. Feelings of loneliness. Indecision, delays and many regrets.

Helping Forces: Remarkable changes are catalyzed in a very short period of

time. A sense of renewal and spiritual growth.

Growth and Productivity: Medium, with some occasional high spots.

Also known as: Truth, The Cosmos, Mother Nature, Sophia.

Key Words: Triumph, Reward, Completion.

Meaning
Upright: The best card in the pack. Spiritual awakenings go hand in hand with the fulfillment of desires. Matters are concluded to your immense satisfaction and benefit. Success comes as a culmination of a series of events. Gloriously upbeat time.

Reversed: Stagnating because of laziness or lack of nerve to maintain momentum. Getting into a rut of outmoded ideas. Incompleteness.

Environment and Ambience: Brilliant. Creative endeavor receives unparalleled support and sustenance. Values – their need, utility and necessity – come to the forefront of your thoughts.

Conceptual Criteria: Everything ripens naturally to its desirable conclusion. Ideas can be visualized and made concrete.

Modality: Learn, learn, learn. So much energy flows outward that one may forget to replenish oneself. Allow for impulses to be translated into action. Do not doubt yourself.

Appraisal and Valuation: Good fortune follows all judgements.

DECISIONAL PARAMETERS
Management: Focus on the culture of the organization and on the creative output. People ought to be enthusiastically encouraged to give their inputs and views in these two areas. No problems anticipated at all.

Timing: Forget all doubts and just do what has been decided upon.

Resources Available: As much as you will ever need.

Planning Norms: Exhibitions, trade fairs or shows are very good areas to focus on. One cycle is complete so ideas with energy, initiative, innovative

flair and change are the ones to bank on. Not risky ideas, just sound ones.

Creativity Assessment: Huge. The ‘creative’ professions especially have a glorious time. Tap into this time for maximum benefits.

Intuition: Very high. Success is dependent on ethical and value-based behavior, and that will be confirmed by a series of insights you receive.

Marketing: Auspicious.

Communications: Go over the records of the organization. Time to communicate the history of the enterprise, its cultural aspect. The point is to make people understand these are but springboards for the future.

Advertising: Is very successful. A link-up with a strong cultural value prevalent in society makes it even more strong.

Product Viability: High.

Finance and Investments: Development plans are good areas to take on board now. Many good offers and opportunities come to you.

Start-ups: The overall phase is fortunate, so it is a good idea. Lack of follow-through, however, will weaken and dilute the power of this situation.

Contracts and Agreements: Very good. All fields that deal with information, knowledge and ideas are especially indicated. Your new work situation should also have a larger social purpose for you to reap its full benefits.

International Markets: The best they can be. You require to travel more. New plans and new directions are called for. Learning from other cultures is the way ahead.

R & D: Past efforts will finally pay off in one surprising culmination.

Risks: Inability to seize the opportunity. A smug and stagnant satisfaction with what is achieved.

Hindering Forces: Becoming a slave of routine. Feelings of insecurity hamper the successful conclusion of projects. Vision is lacking.

Helping Forces: As positive a time as can be. All undertakings end well. This is an extremely lucky phase to be in.

Growth and Productivity: Immense.

THE SUIT OF PENTACLES

ACE OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Foundation, Reward.

Meaning
Upright: The beginnings of prosperity. Firm foundations for success and monetary gains. Wealth, possessions and personal attractions are indicated. Intelligence and joy combine to make it a special time.

Reversed: The dark side of riches, obsessive regard for money. Compulsive greed for material assessments. Spiritual torpor as a consequence of money grubbing.

Environment and Ambience
"The God of Fair Beginnings
Hath prospered here my hand..."
– Rudyard Kipling

Conceptual Criteria: It is undoubtedly a time of success, but it is indubitably a time to be cautious too. For the foundation of any behavior, attitude or pattern laid now will proceed to its logical end. So one has to be especially careful that one is laying foundations for the right sort of future, and not wasting time.

Modality: Ability, long dormant or even unsuspected, surfaces now. Utilize it, develop it, maximize it. Huge rewards are in the offing.

Appraisal and Valuation: The only way you can go wrong is to pay too much import to money as money, rather than for all the good it can do.

DECISIONAL PARAMETERS
Management: Look around you carefully for people in the organization who have potential and help them to nurture it. These people are in for the long haul and the payoffs are all in your favor.

Timing: Very good, so use it to identify what is valuable as against just useful.

Resources Available: From ample to abundant.

Planning Norms: Obviously, the laying of foundations that will determine the entire future course of business as well as the pattern of functioning.

Creativity Assessment: Sparkling, but it may over- emphasize the sensuous side of things.

Intuition: Good. It may occur to you that money is not everything. However trite the insight may seem, you're right.

Marketing: The hard work invested begins to pay off now.

Communications: Market research is a very good idea to push now. Interact in a manner that will enable you to learn from many diverse areas of your business and organization.

Advertising: Keep it on an 'earthy' level; a down- to-brass-tacks, solidly enduring feel works best.

Product Viability: Extremely good.

Finance and Investments: If reversed, the card indicates negligently rash speculation and quite idiotic investments. If upright, you're on velvet.

Start-ups: An extremely favorable time. If your plans are rooted in the long term, even better.

Contracts and Agreements: It is potentially good but the real rewards are in the future. That does not mean you shouldn't enter into agreements, it merely asks if you have the patience for deferred gratification.

International Markets: You may have to travel rather energetically to get what you desire.

R & D: Watch carefully what emerges. They may not be great ideas – yet. A little tinkering, a little cross-fertilization and you could have a winner.

Risks: Gambling seems attractive and may provide a windfall. If it turns sour, there's trouble. Rather evil-minded pursuit of power.

Hindering Forces: A materialistic, avarice-filled life with no real faith in

anything but money. “Happiness is the body” – an old, enduring fallacy.

Helping Forces: A stoic attitude that sees possible failures converted into triumphs. A healthy appreciation of, and gratitude for, the good things of life. Contented attitude of mind.

Growth and Productivity: Now the organization is really getting somewhere.

TWO OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Change, Natural Fluctuations of Fortune, Polarity, Juggling.

Meaning
Upright: Change is paramount. Have a good time while it is happening. Ability to cope with all problems that surface. Use of intellect to tackle difficulties. Balance variables with adaptability.

Reversed: Changes can be overwhelming. Recklessness as an attitudinal choice. Gambling and heavy losses. Indifferent business skills.

Environment and Ambience: Fluctuation. That sums it up. To accept it is wise. Could be a good time for business if you are careful.

Conceptual Criteria: Change alone is stable. Polarities are desirable. Things finally get moving. Losses and gains.

Modality: Movement will occur, so it is better that you be aware and in charge. Budget for constancy within change. Potential to create a more challenging field of action.

Appraisal and Valuation: Don't be frightened of the inevitable changes you will be called upon to make. Fluctuating between extremes is interesting but not productive. Shift attention before taking decisions.

DECISIONAL PARAMETERS
Management: Time to show your stuff and prove your worth. With your guidance, change can become a stimulating rather than a distressing experience. Use the rules of organization well, success lies that way.

Timing: This is crisis or opportunity time. Or both. It depends on what attitude you bring to bear upon the situation. A remarkable phase for personal intervention.

Resources Available: Sparse. That which is avail- able is likely to be

blocked too. This is especially true of intellectual resources. Look within. Re-sources spread too thin.

Planning Norms: Keep a wary eye on accounts. Anticipate a new clutch of problems. Time to view your entire business in its true perspective and place in the world.

Creativity Assessment: Not so good. Hell- for-leather attitudes are a real danger. Non- constructive speculation is to be firmly checked.

Intuition: Can easily become wool-gathering. Material worries dampen the bright spark of insight.

Marketing: A low phase except when distant objectives are being scouted.

Communications: Hit and miss. Many versions of reality have to be addressed. New information will disrupt current certainties. Everything will seem ambivalent. Nit-pick your words.

Advertising: It will either be a huge success or the reverse! And that's not a cop-out! On the whole, be conservative.

Product Viability: It is likely to be one of those aggravating things with a few good points that people love, a few bad points they hate and well... it's confusing. So try and do the exercise yourself before re-launching it again. What are you over- looking? Positive? Negative?

Finance and Investments: Cautiousness is recommended. Cash flow problems. Income will just about equal expenditure. It is a period of material struggle – the joys come from other sources.

Start-ups: Cautious optimism is good especially if it is a change from the usual routine. However, don't expect immediate financial rewards.

Contracts and Agreements: It is better to avoid anything major at this point. The new job may pro- vide psychological benefits but be less optimistic about the monetary benefits.

International Markets: Most definitely, especially if it involves a lot of travel. To learn a new language or possession of a foreign language, is extremely beneficial here.

R & D: Frustrating and exciting by turns. Deadlines may not be met because of tight resources. Major breakthroughs are unlikely.

Risks: Trying to juggle too many projects is hazardous. Do not ignore warnings of trouble.

Hindering Forces: Losing opportunities because you're partying. Reckless attitudes. No follow- through of ideas or projects. Inconsistent effort.

Helping Forces: If you choose there can be lots of laughter, joy and general fun to function in. Pleasure that comes in successfully tackling a difficult period.

Growth and Productivity: Very slow, unless you are in a process of personal transformation.

THREE OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Work, Skill.

Meaning

Upright: Finer details are now worked upon after the establishment of foundations. Achievements are owing to artistic ability. Skill is recognized, valued and generously rewarded. A base to build on. Commercial and business success.

Reversed: The wasting of talent. Sloppy and crude work because of waning enthusiasm. Inept business skills cause money to be lost.

Environment and Ambience: A pattern has been established, of working style and skill application, that remains invariant even though external conditions fluctuate.

Conceptual Criteria: There is dynamism as well as calm. Firm foundations provide the emotional security to progress with clarity. Functions will become redefined and clearer.

Modality: Balance is required, even poise. The situation is extremely favorable to action. Hence it must proceed smoothly, not in over-eager clumsiness that disrupts the inherent rhythms. Act, don't react or over-react.

Appraisal and Valuation: Decisions are taken in a calm state of mind. Judgement proves to be sound at its core.

DECISIONAL PARAMETERS

Management: It is required to perform a holding operation – a steady course on an even keel – as most departments, and the people therein, know what is desired from them and are performing their tasks.

Timing: Don't take any risks.

Resources Available: Steady and stable, so it is positive.

Planning Norms: Change should not be sudden. In fact, any extreme action or initiative is unnecessary. The organization is doing well and doesn't require tinkering.

Creativity Assessment: Extremely strong in a practical sense. So much so it might excite jealousy.

Intuition: Very keen in artistic endeavors.

Marketing: It is a secure and fruitful time.

Communications: Stress the fact that advocations of principles are in harmony with actual practice within the organization. Build on that.

Advertising: Harvest time. With all the attendant implications.

Product Viability: Mature. It continues to bring in money.

Finance and Investments: Sound and strong. This is a rare phase where too much personal attention is not required. Expect solid gains, though they won't be windfalls.

Start-ups: Recommended, as projects begun now should succeed very well. Business empires – even dynasties – can be founded now.

Contracts and Agreements: The usual routines may be gone through. If, however, you are moving to be with a group of people or an organization that will help you achieve your self-actualizing goals, or encourage a greater social aspect to your work, seize the opportunity.

International Markets: Quite exciting in the returns they should provide. Circumstances here may cause you to shift house.

R & D: The main line of products will continue to make good progress, but don't expect anything staggering.

Risks: Pig-headedness, when it is wiser to desist. Haughty attitudes and arrogance that refuses to recognize good advice.

Hindering Forces: Being too conservative and timid. Dejection at being justifiably criticized. People around you envy your success.

Helping Forces: Achievements soar above the ordinary. Skills and effort are bountifully rewarded. Cooperation and assistance in business comes easily.

Growth and Productivity: Very auspicious.

FOUR OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Possessiveness, Possessions.

Meaning
Upright: Material prosperity is mingled with the anxiety to hold on to one's possessions. However, there is total financial stability and success. Monetary problems will be overcome and business will be on a strong footing. Alas, the card of miserliness.

Reversed: The miser's aspect is still strong, but it could also indicate a long-awaited relaxation of the tight fist. The failure to get one's act together because of anxiety.

Environment and Ambience: Financial and work security make this a safe place to be in, but apprehensions and anxieties exist. They are governed by fear of loss.

Conceptual Criteria: In the mind, every effort is made to count, so that nothing goes to waste. While laudable as an intention, it is not a disaster if it doesn't quite work out that way.

Modality: Effectiveness is not only money and its acquisition. A larger fellow-feeling must pervade the organization for its efforts and projects to be really fruitful, rather than the narrow turf-gains that seem to dominate minds.

Appraisal and Valuation: It is very good. Unfortunately, sensible decisions and good judgement may not be acted upon merely because of needless anxiety – or even worse – covetousness.

DECISIONAL PARAMETERS
Management: That much over-used word – vision – needs to be made fresh and vibrant again. Any overtones of harshness are to be avoided for a while.

Timing: Auspicious, but the resolve to act upon it may be lacking.

Resources Available: The tendency during this period is to begin hoarding

even though there is no scarcity, except what anxiety perceives.

Planning Norms: Strategy – and its efficient implementation – will not do much in the immediate future. Medium and long term plans will unfold dramatically.

Creativity Assessment: Extremely practical and down-to-earth, but there is no panache or dazzle to it.

Intuition: Unreliable. Especially as all it does is worry – in tight repetitive circles – that money may be lost.

Marketing: It should be coasting along with no real problems.

Communications: Time to make the pitch for projects that require team work and coordination.

Advertising: Is not burning very bright. Maybe it requires some more time to catch on. Perhaps changes are required. The decision should not be rushed into nor deferred overlong.

Product Viability: You are likely to be worried about a key cash-cow product, but there is no need to panic. It will go strong for quite a while.

Finance and Investments: A lot of long shots hit the bull's eye. So you should be happy, but the very success may breed worries that (a) it won't last (b) it might be lost some other way. Relax and enjoy your well-deserved gains.

Start-ups: Not a very good idea, as this period consolidates efforts begun earlier.

Contracts and Agreements: A well-established business may suddenly offer you a job, in an area you're keen on, and in which you can advance rapidly. Take it.

International Markets: For once, your niggling anxieties may prove to be well-founded. However, the situation can be easily brought under control.

R & D: Obstacles that existed, now begin to be removed.

Risks: Discontent and envy at the state of others. Avarice leads to foolish

actions. Others plot against you because of envy.

Hindering Forces: Bureaucratic bumbling, worship of the rulebook, refusal to move for fear of losing one's gains. Delegating authority seems very painful.

Helping Forces: Power is consolidated and success achieved through the judicious use of material assets. Monetary problems are easily solved. Authority is gained or is helpful.

Growth and Productivity: Both secure and stable.

FIVE OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Anxiety, Impoverishment.

Meaning
Upright: The loss of security that follows from impoverishment, either real or imagined, is perhaps exaggerated. It is a warning to focus on the details and not to despair. Aid and assistance will be forthcoming. Looking for support in inappropriate areas.

Reversed: Great losses, perhaps even bankruptcy, which could have been avoided by adopting a different attitude. Chaos and confusion amidst the ruin – with the proviso that now you can only go up.

Environment and Ambience: Tough times. You know who gets going in these circumstances. All gaudy accoutrements are to be eschewed now, all perks sacrificed for the continued health of the organization.

Conceptual Criteria: The rules by which the organization functions have to be sound, for every- body is falling into the safety net of organizational structure and functioning. Dig in.

Modality: This is an inevitable period where things appear diminished, the card for recessions and depressions. However, effort always has its own independent value in altering circumstances. The importance of ethical behavior is made manifest again.

Appraisal and Valuation: Sacrifices ought to be made as a matter of good decision-making, not because you have no choice and are compelled to do so.

DECISIONAL PARAMETERS
Management: Morale is to be kept buoyant. Transparency of functioning is recommended as is candor about the state of things. People respond to the truth.

Timing: Don’t push against it, go with the times. Inward growth is about the only option, so take it.

Resources Available: Meagre. Use what has been preserved judiciously.

Planning Norms: Definitely spend more time here. The key is training and learning, preparedness to take on the increased workload once you are out of this slump. Also spend some time on the area of taxation, which may be causing a problem or two. Economize.

Creativity Assessment: Moderately good, but there may be no practical manner in which to bring ideas to fruition. However, note these ideas as, under stress, unusual work usually emerges.

Intuition: Low. Which is understandable.

Marketing: Gloomy.

Communications: Don't be negative or fatuously optimistic. State the facts sincerely. Integrity must be reflected.

Advertising: The ad budget will obviously have to be severely pruned. However, don't cut market research – it is still useful.

Product Viability: Down.

Finance and Investments: Stick to the basics and you will somehow come out of this. Money is to be put into only those ideas or projects that satisfy the basic needs of people.

Start-ups: Don't.

Contracts and Agreements: They must be equitable and just, or else this is flirting with danger. The slightest doubt is reason not to close.

R & D: Desperate attempts are being made, but nothing very thrilling will emerge now.

Risks: Obstinate, unimaginative behavior and actions land you in deep waters. Persisting on unprofitable paths leads to ruin. Health may be seriously affected by all this stress.

Hindering Forces: Refusal to economize and continuing with a consumerist bent of mind. Inability to control expenditure even though the desire is there.

Helping Forces: Misery finds others in similar predicaments and new bonds are formed which serve in good stead for the future. You will survive – and emerge much stronger as a result.

Growth and Productivity: Negative. All expansion plans are a waste of time and effort.

SIX OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Word: Generosity.

Meaning
Upright: Money is put to good use. Good fortune and success benefits both you and others. Repayment of old favors and clearing of debts is also indicated.

Reversed: Expenditures flow like water. Possessions are lost owing to carelessness. Resources are used unwisely and squandered.

Environment and Ambience: Adjustments in attitudes are required even as accomplishments accumulate. There is an overall sense of gratification at tasks well done.

Modality: One is called upon to maintain a balance in all actions. Attempting too much is as erroneous as not attempting at all. Resources are to be judiciously used, not hoarded or squandered.

Appraisal and Valuation: Decisions do not involve you personally, there is no personal stake in any judgement. In one sense, it makes actions far easier to execute.

DECISIONAL PARAMETERS
Management: Ensure that people are given work which they can comfortably handle, and are not overtaxed with responsibilities or functions that render them ineffective. For the nonce, provide them just what they require and wait for them to grow.

Resources Available: Ample, but the difficulty lies in appropriate utilization as well as distribution. Discretion is at a premium here, but what is required is made available. Check any squandering of resources.

Planning Norms: There are unsettling aspects to the situation because the organization is not where it was planned to be. The causes for this variance should be examined. If the unplanned position seems beneficent, stay there.

Creativity Assessment: High, but be wary of flooding people with your enthusiasm. Ideas have a receptive time when they do the most good, and people simply may not be ready for them just yet.

Intuition: Constantly seeking balance and that is good.

Marketing: A temporary period of uncertainty and insecurity is inevitable before efforts begin to pay off. But they will in due course.

Communications: Don't overstate your case. The phase is generally prosperous, so most interactions are likely to be strictly professional.

Advertising: No fresh initiatives are required now.

Product Viability: It is on firm ground but there will be no great increase in the future.

Finance and Investments: Old debts are settled, though what is owed to you may be a little tardy in coming through. Speculate for the short term and diversify the portfolio.

Start-ups: A reasonably good period, but there will also be a fair share of anxiety. It is best not to brood. Joint ownership ventures prosper.

Contracts and Agreements: Offers are liable to come to you in the form of a reward or gift. Material prosperity is indicated.

International Markets: Should be doing well. Expect the volume of trade to swell.

R & D: Might require some more investment and patience before the big payoffs come, but it will be worthwhile.

Risks: Living wildly beyond one's means in a stupid attempt to keep up with the Jones'. Frantic desire for wealth and envy of the success of others may paralyze you. Guard against theft.

Hindering Forces: Carelessness about money. Using wealth only to puff oneself up. Being too generous – when it is not appreciated.

Helping Forces: A philanthropic frame of mind. Helping others sees cooperation and assistance being given in return. The wheels of business turn

smoothly. Gifts, even patronage, towards you.

Growth and Productivity: It is a stable and prosperous period.

SEVEN OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Planning, Frustration.

Meaning

Upright: Maintaining the success of past efforts requires consistent labor. That can prove to be quite frustrating. Inertia will see good opportunities elude you. Perhaps, loss and disappointment lurk around the corner.

Reversed: Imprudent actions lead to justifiable anxiety. There is a lot of impatience concerning money. Prospects that looked promising, peter-out into nothing.

Environment and Ambience: The impetus to most action has run out of steam and the inherent limitations of any situation have become starkly clear. Which is good, for it may be time to shift the field of endeavor.

Conceptual Criteria: Monitoring – the flow of capital and resources – is the key to understanding what has been achieved, what can be achieved and what will not be achieved in this duration. There is a need for organizational as well as personal parameters to be redefined – what is the area of function and what quality of effort goes into it. Is everyone spreading themselves too thin?

Modality: Organizational objectives as well as structures have to be redrawn for effectiveness. In fine tuning this, the tendency to overly narrow the focus should be avoided.

Appraisal and Evaluation: A time when one is prone to pass severe judgement upon one's life and efforts to date. It's a useful occupation but it can turn into self-flagellation, all too easily.

DECISIONAL PARAMETERS

Management: Again, monitor expenditure. It might be useful to consider whether the working environment enhances or retards productivity. Are people growing as human beings or are they becoming more efficient automatons?

Timing: Unavoidable frustration, but it will pass.

Resources Available: They are all close at hand, whatever you require, but some peculiar obstruction may prevent you from either accessing or utilizing them. Find some creative way to get them into use.

Planning Norms: Old plans have exhausted them- selves as energizing inputs, though you still need to work hard to derive the end benefits. Not a time to be rigid and restrictive in planning. Time frames too could be open-ended. A new schedule for any project requires a trial run before the organization commits to it.

Creativity Assessment: Not so hot, even though the quality of discernment works well. More than new ideas, enthusiasm and commitment to existing projects are required.

Intuition: The fear of failure, or that all efforts will come to naught, dominates the mind. It should be firmly ejected.

Marketing: There is likely to be some discrepancy between projected demand and actual supply. This requires rectification, especially if the estimates erred on the side of optimism.

Communications: Be clear about the feedback you require. Questions that could be profitably asked are as follows: Is the organization perceived as flexible or status-quoist? Do people feel they have grown at work and do the challenges still exist, or is everything flat? Is there actually too much flexibility and not enough clarity about roles? The answers might startle you.

Advertising: May not be providing the returns anticipated. The campaign has probably over- stated its case.

Product Viability: Any sentimentality about a money-spinner is inappropriate. New lines need to be formulated.

Finance and Investments: The situation looks precarious, but there is likely to be an unexpected gain from a least expected quarter. At any rate, avoid over-investment or bold moves for a while.

Start-ups: Only if resources available are adequate beyond all doubt. This especially applies to cash.

Contracts and Agreements: Quite surprisingly, negotiations about one's career do well in this period. Check them for practicality.

International Markets: Depends entirely upon the planning and judgements that have preceded this situation. It is quite ambiguous.

R & D: Patience.

Risks: Giving loans at this time is a very bad idea indeed. You may be quite literally abandoned by trusted associates.

Hindering Forces: Refusal to go that little extra distance and bring efforts to a successful culmination. Becoming disheartened at the apparent lack of success.

Helping Forces: Favors will be returned when sorely needed. Ability to defer gratification for a more prosperous tomorrow.

Growth and Productivity: It will be erratic. Intervention is required to stabilize it.

EIGHT OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Craftsmanship, Learning.

Meaning

Upright: Traditionally, it is the card that indicates the acquisition of skill even to the point of self-actualization. Ability is gained, but the constant practice of skills in turn makes it possible to realize one's dreams. Anyone with talent and energy is fortunate. A new job is in the offing.

Reversed: Heedless, impatient rush for success with no thought for the quality of work offered or the impact on one's reputation. It also signifies the loss of a job, sometimes.

Environment and Ambience: The acquisition of skill becomes an emotional imperative. Actual physical effort needs to be invested in training. Growth in an organic manner.

Conceptual Criteria: Personal interests and desires are turned outward for satisfying and successful ends.

Modality: Patience is handsomely rewarded. As Leonardo da Vinci said "Trifles make perfection and perfection is no trifle".

Appraisal and Valuation: The decision will be having to choose whether one has to acquire a new skill or not.

DECISIONAL PARAMETERS

Management: There might be a lot of paperwork, especially relating to legal and medical matters, to wade through. Doubts about procedures should be clarified. People should not feel neglected.

Timing: It is the time to train people.

Resources Available: Large amounts of it. Take advantage, as such chances come rarely.

Planning Norms: Any activity done for fame or money alone will falter somewhere. Work has to be done for its own sake because it enhances people. This is difficult, as money is a more convenient incentive. However, the future of the organization depends on the nature of work being done, not just its material rewards.

Creativity Assessment: Very bright, but don't interrupt your learning curve with ideas. Assimilate what you are learning now and the creative output will move to a new level in the future.

Intuition: Reliable, but not called into much use.

Marketing: Your research has just provided you with some unexpected data, as well as indicated a new direction for ventures.

Communications: Try to learn, to seek. People are amenable to requests, so make proper use of this. Training programs should be a top personal priority.

Advertising: Is doing well.

Product Viability: Ditto. However, it may require some minor tinkering to produce further value.

Finance and Investments: Only modest gains are to be anticipated.

Start-ups: Quite good, as the backing required should be easily available. It is going to be an intense learning experience.

Contracts and Agreements: New offers are definitely indicated, and they should prove to be areas where your skills are enhanced and material prosperity assured.

International Markets: Expect to do a lot of traveling. Also expect preconceptions to be disturbed.

R & D: A very good time ahead. This is especially true for all skill-based industries.

Risks: Greed combines with carelessness about quality and it costs you your job. Tendency to use abilities in dishonest, perhaps illegal, ways.

Hindering Forces: Vanity and an exacting attitude. Refusal to complete

one’s learning because of impatience. Lack of ambition is not a virtue here, it is an excuse for laziness.

Helping Forces: Hard work comes easily and can be sustained for a considerable period of time. Best of all, many new skills are acquired during this phase which translates into improved business. Work is very often its own reward.

Growth and Productivity: Good and prosperous, but the real benefits are in the future. Your work now is going to bring that about.

NINE OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Abundance, Comfort.

Meaning
Upright: A glorious time to be experiencing. As the key words suggest, there is no lack of anything. You literally enjoy your accomplishments and successes. Popularity is also gained. Administrative ability untangles knotty problems.

Reversed: Prosperity that is the result of underhand and slippery ways. Success built on the misfortunes of others, which will not last. Sometimes, heavy debts.

Environment and Ambience: The sun shines brightly upon you and there are no real problems except those generated by unethical behavior. In which case, it serves you right.

Conceptual Criteria: Leadership and ability get free rein to express themselves. Seize the day! That's really all there is to it.

Modality: Take the initiative and have lofty goals. These aims are easily picked up by others. Think ahead and don't hide your creative light under a bushel.

Appraisal and Valuation: The only blot on this situation may be a quite futile sense of dissatisfaction. That is an invalid judgement.

DECISIONAL PARAMETERS
Management: Potential – in schemes or people – that has been identified becomes the base for the future. Spend as much time as is feasible on this.

Timing: Don't think or fret, just do it!

Resources Available: There is such abundance, your only problem is sheer disbelief!

Planning Norms: Something unique is happening and the organization is humming with energy. Identify it and structure it to maximize the gains from this phase.

Creativity Assessment: Your lonely furrow suddenly becomes an exciting place to be in!

Intuition: Pay close heed to all warnings it gives about ethical behavior, for that is about the only thing that can go wrong.

Marketing: Will perform better than your expectations.

Communications: You can harmonize a lot of differing organizational views if you make the effort now.

Advertising: Does well too.

Product Viability: Don't get excited even though it does well. Lots of effort required to keep it so.

Finance and Investments: Materially very prosperous. However, do not be prodigal with your time. Innovative ideas pay off and judgements are discerning.

Start-ups: Don't hurry. Listen to people.

Contracts and Agreements: Insist on your worth and value – real as well as perceived. Don't get suckered by the arguments of precedents. Don't carry on negotiations beyond a month – it's not worth it then.

International Markets: Have as many meetings as you can cram into your schedule. Theft and illegal gains may affect you indirectly.

Hindering Forces: Bad faith amongst business associates. Danger or threat of physical harm caused by people who have a grudge against you. Griping that one is unappreciated – it's just not true.

Helping Forces: Sound sense pervades all decisions. Strength of character develops. You have the respect of people. Comfort is assured.

Growth and Productivity: You will be pleasantly surprised at how well the organization is doing.

TEN OF PENTACLES

Also known as: Earth, Diamonds, Disks, Coins.

Key Words: Wealth, Protection.

Meaning

Upright: Security and wealth are rendered especially valuable in the emotional contentment that the stability of the family and home provide. Wealth transmutes through the family or inheritance. Material gains utilizing efforts of one's ancestors.

Reversed: Tradition has begun to stultify and stifle. Boredom leads to taking risks with money. Breakdown of family-owned business. Burglary or theft may perhaps occur.

Environment and Ambience: Since the base is secure, all plans will prosper. Support systems ring themselves around you. Discipline your energies.

Conceptual Criteria: To lead by making power available at all levels – a benevolent patriarchal approach. Increase in positive energy throughout the organization.

Modality: Achievements are not meant to be immediately encashed, but used as ever firmer foundations for the future. It is a time to make sacrifices for the long term.

Appraisal and Valuation: Provided one avoids the desire to dominate, all decisions prove fruitful.

DECISIONAL PARAMETERS

Management: Large amounts of energy and effort are released, and your task is to ensure that the entire organization benefits as a result. A feeling amongst staff that there is a management versus mankind attitude will undo all the benefits accrued at this time.

Timing: The formation and strong design of an enduring culture can be successfully attempted now.

Resources Available: As much as you desire and much more.

Planning Norms: If the organization is coming out of a period of self-imposed austerity, then all those who uncomplainingly tightened their belts should be rewarded for responding well. This should be done before any further growth is planned.

Creativity Assessment: Change. If you feel something is fishy, please pay attention to that insight.

Marketing: Put the foot down on the accelerator and keep it there.

Communications: Fine. Intentions are to be stated firmly and clearly with no ambiguity.

Advertising: There is no need to increase your ad-spend. Your internal organizational needs take precedence.

Product Viability: Extremely good.

Finance and Investments: You may have to commit resources so that the cycle of investments-rewards- investments is maintained. This is beneficial, so do it without misgivings.

Start-ups: Bright – remarkably so. Proposals are successfully presented.

Contracts and Agreements: Are the terms rigidly fair or are they generous? Insist on the latter, as that is the true worth of both you as well as the situation.

R & D: Expect something that is going to provide returns for a long time.

Risks: Reversed, this card is also known as ‘The Lottery’. Abrupt jolts from fate could include deaths, theft or inexplicable setbacks. However, none of this will be of serious consequence.

Hindering Forces: Family brawls over money, especially inheritances. Also, the feeling best expressed by Bob Hope that “Happiness is a large, warm loving family in another city”.

Helping Forces: The home becomes an astonishingly strong source of creative energy, happiness and prosperity. A lucky streak begins. Serene

understanding of your place in the larger scheme of things.

Growth and Productivity: Enjoy!

PRINCESS OF PENTACLES

Also known as: Page, Knave, Sister.

Key Words: Diligent, Conscientious.

Meaning
Upright: Thrift and capability blend well in this situation. There is a lack of ready money but the prospects are splendid. Administrative capabilities – and actions – prosper.

Reversed: The ability to scrounge in its worse sense. Impatience and dissolute behavior, especially about money. Wily behavior because of the lack of a work ethic.

Environment and Ambience: Receptiveness to ideas and hard work.

Conceptual Criteria: Ideals have to be grounded in practicality and effort should be dynamic rather than passive. Mental effort is required.

Modality: The linking of concepts to the overall plan is done fruitfully here. Creative growth is natural.

Appraisal and Valuation: Extremely clear judgement, especially about the doability of plans.

DECISIONAL PARAMETERS
Management: Make responsibilities absolutely clear and redefine them, if necessary. Promote the discerning and diligent. Administrative matters take up a large portion of your time.

Resources Available: Slightly strained at the moment, but there are other positive resources in place so it is not a great problem.

Planning Norms: The overall and long term view are to be emphasized as the organization is in synchronicity with these ideas at the moment.

Creativity Assessment: Excellent. However, ideas may require some championing.

Intuition: Middling – as the emphasis is on learning not on reflecting over what has been learnt.

Marketing: Some effort may seem premature. Conditions are about to change and perhaps there is no awareness of it. Competitors may indicate the future direction of business.

Communications: The two key areas to address are the harnessing of internal resources and the development of new ideas. Talk to people who can help in both fields.

Advertising: If at the planning level, don't prematurely rush into the campaign. It has great potential but not quite in this shape.

Product Viability: Fairly good. An outside viewpoint is useful.

Finance and Investments: Since resources are a bit scarce, use them only if they fit into the long term strategy. Reasonably beneficial period, but no grandstanding is to be countenanced.

Start-ups: Very hopeful, provided that the original impetus or idea was not your own. One cannot carry this through on one's own – a lead is required.

Contracts and Agreements: Fair. It is satisfactory but not brilliant.

International Markets: A little patience and a lot of data is required. The future is bright.

R & D: Effort requires to be narrowed down to a couple of key, highly rewarding areas.

Risks: Misusing the little power that is available is stupid. Slippery attitudes about money and a flexible interpretation of debt. Disciplined behavior.

Hindering Forces: Being idle and intentionally dull. Diligence and meticulousness is carried to absurd levels. Pomposity and humorlessness make a bad combination.

Helping Forces: Learning is easy. Sound decisions are taken and administrative matters are easily accomplished. Responsible and patient attitude. Perhaps, some good news about money.

Growth and Productivity: It can be increased from its present levels.

PRINCE OF PENTACLES

Also known as: Knight, Brother.

Key Words: Convention, Caution.

Meaning
Upright: Leaving nothing to chance because one is very practical. Reliable but stolid phase. Hard work done without a murmur. Responsibility is displayed.

Reversed: Pedantry. Boring and unimaginative period, or people of that nature. Imagination is sluggish and there is overall inertia and torpor. Smugness and carelessness in extreme cases.

Environment and Ambience: Calmness, quiet and practicality are the three attributes that operate.

Conceptual Criteria: Time to reflect, reorganize and recapitulate your points of view. External influences are assimilated into this exercise.

Modality: Unless the terms of reference that you operate by are clear, the larger perspective can- not emerge. Plans have to be coordinated with ideas about the relationships that prevail in the organization.

Appraisal and Valuation: Slow and secure. Meditating upon issues enables you to take valuable decisions.

DECISIONAL PARAMETERS
Management: It is important to consult employees before the implementation of a new plan. Be sure that the inputs received are being properly assimilated.

Timing: Calm period, so lots of mental activity is indicated.

Resources Available: Ample.

Planning Norms: Strategy at all levels and for varying time frames is to be decided upon. Imaginative projections into future scenarios are especially

helpful in shaping events.

Creativity Assessment: It is best to work in teams and frequently compare notes. Ideas that seem to glow may appear to be rather ordinary in other peoples' eyes.

Marketing: A good phase, but make more effort to understand the process better.

Communications: It is likely to run in conformist ruts, especially in areas relating to values. That is quite acceptable. Restating the obvious is sometimes needed.

Advertising: A sudden slump should not discourage persistence.

Product Viability: Reasonable, but becoming rather old hat. Future problems are indicated, though not at present.

Finance and Investments: Proceed with firmness.

Start-ups: You need to employ your energies judiciously as the next six to seven months could be a strain. After that, all is well. However, fresh ideas may not get enthusiastic backing so don't overly depend on others to begin.

Contracts and Agreements: Are they sound. Use your judgement.

R & D: No news that enthuses.

Risks: Inertia feeds depression until there is a total systems shut-down. Very rarely it represents a major crisis, one that happens because the meaning of one's job or work has evaporated.

Hindering Forces: Timidity, smudginess, idleness, stagnation. Sudden loss of interest.

Helping Forces: Down-to-earth, practical enjoyment of work. Functions are performed smoothly. Recognition of trustworthiness and appreciation of hard work.

Growth and Productivity: Stable but unlikely to rise.

QUEEN OF PENTACLES

Also known as: Mother.

Key Word: The Grand Manner.

Meaning
Upright: The card of the practical and capable business person. Helpful and generous attitudes, but there is too much attachment to external appearances and prestige. Taking care or being taken care of. Wealth used to help those around a key person.

Reversed: Wealth used like Cleopatra – for useless extravagance, mindless display and gross luxury. Possessions define life – there is a total inability to rise beyond them. Creation of suspense and tension in employees.

Environment and Ambience: Matters proceed better when functioning as a group. The past has many lessons to teach.

Conceptual Criteria: An inspiring idea in itself will not do. It requires a vigorous leader to bring it to fruition. The group is transformed by the pursuance of this vision.

Modality: Fresh talent should be given a chance to prove its worth within the parameters of established teams.

Appraisal and Valuation: Favor decisions that require cohesive teamwork rather than isolated individualism. Synergies are high, so this is an appropriate attitude to assume.

DECISIONAL PARAMETERS
Management: Confidence and strength are communicable attitudes, but for that leaders should get their own act together. Morale will plummet if a contradiction between actions and profession are perceived.

Timing: Auspicious.

Resources Available: Ample, but there is a tendency to divert them to frivolous purchases which should be restrained.

Planning Norms: A time of great potential, but all can be rendered futile if the goals are not clear.

Creativity Assessment: There is a lot of change and reshuffling ahead, which you have anticipated. It makes sense to utilize ideas for that eventuality so that the transition is smooth.

Intuition: Comfortably well-oiled.

Marketing: It requires a firmer leadership to achieve its potential. Coordination will be an area of special concern.

Communications: People are going to be asking questions about the 'centers' of their work, so it is beneficial to address those issues.

Advertising: A cooperative and imaginative attitude towards teamwork can pull off some very big ideas indeed.

Finance and Investments: Money is suddenly freed or begins coming in rapidly. There must be unity of views amongst partners regarding investments.

Start-ups: No difficulties as such, but you will require the cooperation of quite a few people to even begin making a success of your venture.

Contracts and Agreements: Rather than specifics, look at the overall picture. Is there a clear vision and evidence of growth? If so, sign.

International Markets: Positive feel. The intentions and objectives of the organization here should be disseminated internally.

R & D: What is the scale of returns you anticipate? What resources have been committed to help achieve that?

Risks: Divisiveness and envy smash morale. Change is resisted with extraordinary hatred. Suspicion is bred, which affects the perception of others about you or the organization. Sycophancy shuts out all genuine feedback.

Hindering Forces: Extravagance and a narrow outlook typically go together. Fear and mistrust are inappropriate.

Helping Forces: A feeling of liberty, perhaps of magnificence. Comfort and

sensitivity of feelings enhance work.

Growth and Productivity: Early days yet, but the symptoms are very promising.

KING OF PENTACLES

Also known as: Father.

Key Words: Down-to-earth, Unimaginative.

Meaning
Upright: The no-frills, no-nonsense approach to business. Practical behavior is at a premium. Innate wisdom enables the creation of wealth. Leaders are dependable and loyal but not very intelligent or artistic. It also indicates a flair for mathematics.

Reversed: Extremely unimaginative behavior, even to the point of stupidity. Tendency to gamble. A fierce and unrelenting enemy. A possibility of getting entangled with some corrupt activity.

Environment and Ambience: Pleasant and harmonious, but there is a distinct lack of the aesthetic.

Conceptual Criteria: Extremely good time. Past efforts are rewarded. People in the organization receive their due rewards.

Modality: To bring to a successful completion. Appreciation and rewards follow this course of action.

Appraisal and Valuation: Good. Prospects for the mid-term are strong. Decisions and judgements will be supported by others.

DECISIONAL PARAMETERS
Management: Hike salaries. There is a tendency to be unimaginative and unadventurous in dealings with people, which should be rectified.

Timing: Very prosperous time for a system that has settled into a routine.

Resources Available: More than adequate, but you may have to convince superiors that you deserve to be allotted as much as you feel is necessary.

Planning Norms: Plans are probably too pessimistic at present, which is not the reality of the situation. So take a fresh look at them.

Creativity Assessment: Low. However, the few ideas that do surface will have been bang on target.

Intuition: Doesn't function at all except for 'earthy' concerns.

Marketing: Demand is likely to go up and you should be prepared.

Communications: It is a good time for the transference of skills – the inner workings that are at the core of craftsmanship. Mentors are needed and should be valued.

Advertising: Will succeed in a big way.

Product Viability: Money will be earned beyond expectations.

Finance and Investments: Investment to expand the scope of operations is indicated. Past difficulties, especially funds that were blocked, now go away.

Start-ups: Beneficial.

Contracts and Agreements: Expect, and be prepared to reciprocate, generosity. That is equitable and the best move anyway.

International Markets: There has been very little thought paid here recently. Modify the situation with a fresh take on things.

Risks: Enmity of a powerful person. Danger of perverse or corrupt behavior towards you. Vice and grossness.

Hindering Forces: The total absence of an artistic flavor to the situation. Outdated methods and ideas become a fetish to which burnt offerings are made. Servility is a rare possibility.

Helping Forces: A narrow focus of interest is sometimes useful for a limited period of time. Wealth is created. People around you are loyal and trustworthy.

Growth and Productivity: Very strong and equally stable.

THE SUIT OF CUPS

ACE OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Love, Life, Energies.

Meaning

Upright: Spiritual rejuvenation combines with new friendships. Energies course through you and the strength to live fully and successfully is manifest. Inspiration fuels creativity.

Reversed: Loss of faith (in love) and disenchantment about the value of any relationship. Plans come to naught. Emotional stress.

Environment and Ambience: New emotional entanglements, not necessarily of love, begin to dominate. This has to be resolved. It could indicate a new venture or field of study that is attractive but not clear in its implications. Great excitement and joy is the norm.

Conceptual Criteria: Gestation as well as fertility is indicated, a time to plan as well as to prosper. Eagerness is strength. Good, even great, start to projects.

Modality: Interpersonal interaction is the key. The people you like will be the ones who get the job done. That's not strictly professional but that's how it usually works.

Appraisal and Valuation: Good, but risky too. Emotion predominates so strongly that the chances of error are high. Do a reality check on judgements – do they feel correct or feel nice?

DECISIONAL PARAMETERS

Management: People are likely to be bursting with good cheer and energy. Your job is to channel it productively. Don't let the wet blankets begin grumbling, insist on positivity.

Timing: Excellent for new ventures, especially those involving artistic abilities.

Resources Available: They are showering down on you. Use them and don't sit around disbelieving such good fortune.

Planning Norms: The human resources department should be given a larger hand, especially if there is any directional shift being planned. Transition is smooth, beneficial and unruffling of territorial feathers.

Creativity Assessment: Brilliant. Just be sure your confidence isn't getting you into flaky areas. Otherwise, enjoy.

Intuition: Extremely high and unusually reliable.

Marketing: Things are going well, so there is a tendency to take that wary eye off the numbers. Don't.

Communications: Enthusiasm and excitement should not smother or overwhelm people. For people working with words especially, this is a gorgeous period.

Advertising: Forget the facts as a priority, pile on the emotions. As thick as you want.

Product Viability: Good, and should remain that way. However, is there a next generation in sight?

Finance and Investments: Be more cautious than usual as runaway emotions and wild schemes attract you a bit too strongly. Long-delayed purchases may have to be made – which is good. Windfalls are lucky.

Start-ups: Extremely beneficial, but have a professional vet it first and confirm you aren't wearing rose-tinted spectacles.

Contracts and Agreements: Travel will get you something you have always desired. There should be appreciation and acknowledgement of your worth. No problems foreseen.

International Markets: This is a good time to begin overseas operations if you have not yet done so.

R & D: Interesting, rather than immediately practical, ideas come forth.

Risks: Overdoing activity. Recklessness engendered by false confidence and

a feeling of invincibility. Sudden collapse of an important relationship.

Hindering Forces: Sterile or barren ideas. Abrupt emptiness of feeling, loss of enthusiasm, too many new areas being simultaneously opened.

Helping Forces: A fruitful period, with an abundance of resources, help and achievements. Personal relationships rate exceptionally high.

Growth and Productivity: Prosperous time to be in. Work hard to maximize the gains to be had from this situation.

TWO OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Romance, Commitment.

Meaning

Upright: Love, emotional understanding. Friendship and increased cooperation. Mergers and reconciliation of opposites. Feelings of joy. Feuds end.

Reversed: Divorce. Disharmony. Separation (usually temporary). False friends. Betrayal and disappointment.

Environment and Ambience: Attraction, affection and adoration dominate, whether towards a person or towards a larger goal, in varying degrees. People do things because it gives them joy.

Conceptual Criteria: Harmony – the ability to desire, to rise beyond oneself; the sense of a joyous vocation.

Modality: This is a phase of synergy – two or more people working together can do more than the sum of their individual efforts. Teams are productive and happy, so this is an ideal time to form them.

Appraisal and Valuation: Likely to be a bit off- target as you are infused with a warm rosy glow, which may or may not be warranted. Judgements are apt to be very emotional, so caution is advised.

DECISIONAL PARAMETERS

Management: You will find that you can easily sway people to your point of view, especially those who were resisting. Show understanding of their situation and you will receive permanent commitment in return. Cooperative projects score high.

Timing: A generally harmonious phase where resistance melts. The emotional goodwill being generated now can be capitalized upon later, so do everything to promote feel-good emotions.

Resources Available: Abundant. More will be forthcoming if you ask. People are especially generous in giving of themselves and their skills.

Planning Norms: Difficulties in the beginning, but usually surmountable. Be careful of complacency creeping in because everything is smooth sailing. A peaceful period.

Creativity Assessment: Extremely high from an emotional point of view. Working with another person, especially of the opposite sex, can give startling results. Synergy is the word. By yourself, you won't be so hot.

Intuition: High, but apt to be misinterpreted because of over-optimistic, happy and too facile conclusions.

Marketing: A terrific time to consolidate what is already existing.

Communications: Peak phase. Very difficult to go wrong. You are eloquent, persuasive, attractive and charming. People want to be convinced, they want to resolve their oppositional points. Enjoy it.

Advertising: Any approach that stresses conciliation, harmony and acceptance of differences succeeds hugely.

Product Viability: Not only are you sure of its worth, but there is a lot of unexpected and unsolicited positive feedback coming your way.

Finance and Investments: No problem at all. Bottlenecks clear up.

Start-ups: Propitious. The only potential dark lining in this silver cloud is in exaggerating the virtues of your partner, which may lead to problems later.

Contracts and Agreements: A fine time. There will be exceedingly fair terms offered and growth opportunities are strong.

International Markets: You may begin a phase of cooperation with your business rival, because the market has expanded to the point where instead of rivalry, mutual help will be gainful to both sides.

Risks: Dissent and a shocking episode of back- stabbing are likely if the card is reversed. Danger of irresponsible leakage of plans. Losing a valuable gift.

Hindering Forces: Vindictiveness, jealousy, deceit and lack of integrity in

personal relationships. Callow disregard, generally. Fickle friends.

Helping Forces: Understanding and sympathy of friends. Rivals prefer to become friends. Feeling of trust and emotional contentment.

Growth and Productivity: High, but don’t really read that as any indication of future trends.

THREE OF CUPS

Also known as: Water, Hearts, Chalices.

Key Word: Celebration.

Meaning
Upright: Happiness, reunions, partying time. Generally an exceptionally benevolent phase. Self-improvement through self-nourishment. Harmony. Immense amounts of socializing and networking.

Reversed: Taking people, and their interest, for granted. Passion, without any presence of reason to control it. Selfish exploitation of others and being treated likewise in turn.

Environment and Ambience: Celebration time, as an unusual number of pending problems will be solved. Time to reward oneself for good work done. There is an upsurge of joy and positive emotion.

Conceptual Criteria: People need to feel comfort- able and at ease. Enthusiasm is pouring out, begging to be used.

Modality: Too much rejoicing is not good, so get behind the celebrants and shove hard to keep this momentum going. There shouldn't be too much resistance.

Appraisal and Valuation: Very bright. However, get as many points of view as you need.

DECISIONAL PARAMETERS
Management: Enthusiasm and openness is catching. Give people their requirements and step out of their successful flight path. Urge people to do better, don't bully them.

Timing: Pending irritants finally disappear. Many mergers and tie-ups will be considered. Generally auspicious.

Resources Available: Abundant and easily accessible.

Planning Norms: Redefine the parameters and nature of your business. What exactly are you in? Are you sure? Are you sure that it is right?

Creativity Assessment: Great. Just go out there and have a good time.

Intuition: Bright and sharp. The relaxed frame of mind is extremely productive for creative and original insights.

Marketing: No problems anticipated, in fact, quite the reverse.

Communications: Meet people. Meet more people. And then some more. Avoid the formal letter/E-mail route if possible. Become up, close and personal. Have an office party!

Advertising: Get cracklingly adventurous. Find a leitmotif piece of music for the organization. Humor and joy should pervade the approach.

Product Viability: Extremely good.

Finance and Investments: Expect a few pleasant surprises, if not a windfall. People may wish to invest in your organization – which should be profitable for you.

Start-ups: Enthusiasm will see you skate smoothly over any patch of thin ice. Be sincere and committed – manage the launch carefully to create a good impression.

Contracts and Agreements: Extremely good. Caution is not fear. Keep that in mind and proceed confidently.

International Markets: Sales should be startlingly good.

R & D: Confidently expect a real, bonafide break-through. Be prepared to be staggered.

Risks: Getting intoxicated on celebrations to the point where it degenerates into loutish and boorish behavior. Self-indulgence invites strong counter measures.

Hindering Forces: Being over-emotional. Reacting beyond necessity and also being indulgent in the same manner. Others may not share all your enthusiasm, so be moderate in your ecstasies.

Helping Forces: Such a gorgeous phase is extremely rare, so make the most of it. Meet people – they want to help, aid, assist and be of use to you.

Growth and Productivity: Unrestricted for the time.

FOUR OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Re-evaluation, Boredom.

Meaning

Upright: Stagnation, because the peak of familiarity has been reached. Fresh starts are required but may not be possible. Self-examination leads to insights. Satiation and repleteness becomes an irritating burden.

Reversed: The abrupt opening of new possibilities, new endeavors, new relationships. Rarely, it indicates over-indulgence in physical pleasures to ward off boredom. This is a rare reversed card that is positive, and it offers enthusiasm and the ability to seize the opportunity given.

Environment and Ambience: Ennui – a dissatisfaction of the soul that is an instinctive warning that things are not as good as they seem. Something still going strong is bidding to go bust and you sense it. This is the condition Tom Peters described as "Big, successful and waiting to fail". If the feeling is examined and the cause identified, success is assured.

Conceptual Criteria: Neither headlong rushing into situations, nor fearful timidity is required. Both are destabilizing for the organization. A calm and assured style of functioning serves best.

Modality: Everything seems unbroken so why fix anything? That's not true, so listen to your instincts. A real danger here is to become indifferent rather than complacent.

Appraisal and Valuation: Familiarity breeds contempt as well as a certain disregard. Both are unwise attitudes. Stay calm and use whatever little animating spark of enthusiasm you have.

DECISIONAL PARAMETERS

Management: Quite serious obstacles to an important piece of business may arise. This is certainly due to outside meddling which may not be entirely in your power to counter. Design measures to go round it. Look for new people

to help you, don’t depend solely on old faces.

Timing: A real danger here is to take initiatives merely because they are a relief from the boring sameness of work. It may not always pay off. Rethink, yet again.

Resources Available: Ample, but very likely to be inappropriate for the task and priorities at hand. Try to invest them in a new direction or project.

Planning Norms: Meetings tend to be stagnant, dull and going around in circles. Success leaves murky directions for the future, so what is to be done now becomes an issue. Some energy must be invested in bringing excitement back into the organization; there is an undesirable apathy beginning to work.

Creativity Assessment: Variable. High, if it is a reversed card and if the effort is directed towards original ventures. Otherwise it is a dull phase.

Intuition: High, but it is creating mental agitation. Your instincts tell you everything isn’t fine while the evidence shows that everything is great. Collaborative ventures are seized with this sort of doubt – and there is some unsurfaced reason for it. Bring it to the surface.

Marketing: Routine and predictable, stable and unexciting.

Communications: Make the effort to meet new people. Even more important, be receptive to new ideas and viewpoints. Lack of concentration impacts all that you communicate, so take care.

Advertising: New campaigns should do well, even brilliantly, if the card is reversed. The ongoing campaign is getting to be a drag.

Product Viability: Very high, but this is the peak. So take heed and plan for the inevitable decline.

Finance and Investments: Old investments surge to their best level, but will not remain there long. Cash flow is not a problem. Monotonous actions may not be a good idea, but then taking risks is not recommended either.

Contracts and Agreements: Dicey. New offers will produce stress and anxiety. They are good and offer value but will adversely impact your present situation. Calmly balance out the advantages to be gained against those you

stand to lose. There is no free lunch, especially not here.

International Markets: Explore them, but don't commit people or resources as yet.

R & D: Dull as ditchwater and going nowhere with great effort. Past triumphs have dried up creativity. Jolt people out of this inertia.

Risks: Overdoing the pleasure principle to counteract boredom. This is the card of the alcoholic, so be prudent and imbibe in moderation. Ill-health or burnout from over-indulgence.

Hindering Forces: Mild depression, feelings of dis- satisfaction with conventional notions of success. Stagnation at work – though not at a dangerous level. Dull, unstimulating environment.

Helping Forces: Satisfaction that comes from what has been achieved. Resourcefulness is rewarded. Apathy is easily shrugged off. New relationships are valuable.

Growth and Productivity: Fine, till now. Yet...

FIVE OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Disappointment, Heartbreak.

Meaning
Upright: Loss, especially personal, but not of a devastating variety. The outlook is not as grim as one makes it out to be and life can be got on with. There is bitterness, frustration and regret – but they can all be left behind. Awareness of what is really valuable.

Reversed: Perverse luck that leaves you feeling powerless. Sudden onslaught of problems, worries and anxieties. False attachment to projects and, even worse, mistakes.

Environment and Ambience: Everything seems dark and hopeless but it is not really so. Obstacles cause anxiety and depression.

Conceptual Criteria: The situation tends to un- balance you. Calmness is a desirable virtue but difficult to attain. Consciously restrain anger.

Modality: "This too shall pass", provided you don't cling to it. Preference for the familiar, even when it is manifestly unhealthy, is a weakness that needs overcoming. Above all, don't despair – do!

Appraisal and Valuation: Life is sometimes unfair. Bitterness and spite can cloud the judgement adversely, so get a grip. Foolish decisions can have severe consequences, so defer them if you are not fully confident of yourself.

DECISIONAL PARAMETERS
Management: This is the worst time to assume the management versus mankind posture. People are likely to let you down. Don't let yourself down. Hold on to high standards and it will all work out.

Timing: Negative. Lie low for a while.

Resources Available: The internal resources, especially of your personality, are what save you now. Available resources should be spread fairly and

evenly across the organization to avoid trouble.

Planning Norms: Go back to basics, to the inner- most kernel. What is the rationale for the organization to exist? Once that is understood afresh, it provides guidelines to navigate out of this mess.

Creativity Assessment: Poor and unreliable.

Intuition: It doesn't function well because it is smothered by feelings of hurt, disappointment and betrayal. Insights tend to go around in circles and their theme is 'Poor Me'. Avoid this indulgence.

Marketing: The marketing team has got into difficulties because they have wandered afar. Get them back on track.

Communications: Bitter emotion is what feels good to spew out. A rational, factual approach that seeks cooperation, rather than confrontation, works. It is very hard to stay focused on this, but make the effort.

Advertising: Likely to face a severe setback. The campaign has failed or is going to. Ask for new presentations, either way.

Product Viability: In a deeper slump. However, one or two aspects look promising for the future so work on them.

Finance and Investments: Worry time. Be assertive. And be careful.

Start-ups: Don't. Especially if you've just seen a venture go bust. 'On the rebound' is not the best of ways to begin something.

Contracts and Agreements: If possible, defer them for the nonce. The potential for misunderstanding and future legal squabbling is immense.

International Markets: Feeble.

R & D: Poor, but likely to improve soon.

Risks: Love affairs affect the working environment with disastrous consequences. Long relationships break up acrimoniously. Gifts come in the Trojan Horse category.

Hindering Forces: Wallowing in a sense of loss and sorrow. Feelings of

impotence.

Helping Forces: Re-evaluation of what is significant liberates energies. Friends rally around to help. Learning experience, albeit in a harsh manner.

Growth and Productivity: Poor.

SIX OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Nostalgia, Memory, Joy.

Meaning
Upright: The past takes on a pleasant hue –perhaps there is an important lesson to be learnt. Old friendships and relationships are revived, sometimes after years. A time preceding a period of great change. The past provides answers to the difficulties of the present.

Reversed: Unresolved dilemmas that cause pain. Inability or unwillingness to let go of the past. Bitter memories.

Environment and Ambience: Dwelling, perhaps deservedly, on the joys and victories of the past. Personal and organizational history have many valuable lessons, so it is worthwhile recapitulating them.

Conceptual Criteria: Old ties are reactivated. Secure feeling pervades the organization which translates into higher productivity.

Modality: Use the powerful feelings of rejuvenation as triggers for taking action.

Appraisal and Valuation: Nostalgia biases you, so care ought to be taken. As the poet says, “Not all that is old is good. Not all that is new is bad”. Don’t be unwisely benevolent.

DECISIONAL PARAMETERS
Management: The past is there to be learnt from, not basked in. Transfer the lessons of previous success into their appropriate present context. Mere imitation will not do, principles need dissemination.

Timing: Appropriate phase to bring in new ventures, as everybody is feeling secure and comfortable enough to give offbeat ideas a hearing.

Resources Available: Abundant. Previous bottle- necks are suddenly removed and you are awash with resources. Use them instead of celebrating.

Planning Norms: New initiatives must appear to be logical developments of what has gone before. Radical departures are fine too, but the former approach works better here.

Creativity Assessment: Bright. A fondness for those old flashes of genius predominate, but there is no real harm.

Intuition: Takes the form of mulling over the past, wherein some insight suddenly clarifies matters.

Marketing: Check the tendency to rest on past laurels.

Communications: An exceptionally fruitful time to both give and receive. Mentors do great work during this period. A sense of joy and excitement is very infectious, so try and utilize it.

Advertising: The approach should be to revive pleasant memories especially of childhood, youth and friendships. Try to associate that with your organization, its products and services. Old, elegant music is a great aid to this approach as are simple tunes.

Product Viability: The children's market is great. Historical and nostalgia-related products do exceptionally well. Any product that gives a sense of joy can't fail.

Finance and Investments: More money might be made than was expected. In any case, a very beneficent time.

Start-ups: Be careful here. Don't go into something merely because it has good memories or pleasant associations. Past efforts are rewarded here, so it is only an average time to begin anew.

Contracts and Agreements: Not a very forward- looking time, so the gains are not so great. If, however, negotiations over a period of time are culminating now – it is very good.

International Markets: Prime time to make a move.

R & D: Expect some unexpected value-additions to tried and trusted products that seemed to be nearing the end of their cycle.

Risks: Fixations of the past render the present incomprehensible. Inability to

adapt to altered circumstances can prove costly.

Hindering Forces: Refusal to drop the past – especially the ‘in our time’ attitude. Nostalgia becomes a substitute for work and further achievement.

Helping Forces: Reactivating old friendships gives major payoffs. Flings suddenly turn out better than you ever hoped they would.

Growth and Productivity: Good, but the keenness to keep it that way should not be lost.

SEVEN OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Illusion, Choices.

Meaning
Upright: Too many options crowd an important decision – one of which is brilliant in its promise. Opportunity exists but needs tempering with intuition. The situation is strongly illusive too, so major blunders can be avoided only with discretion and care. Making castles in the air.

Reversed: The unleashing of will-power, determination and the ability to succeed. It also indicates desires that need fulfilling, though 'success' may cause spiritual poverty.

Environment and Ambience: A time of expansion, but wants are greater than what is at hand. Self-questioning may be confused with self- deception.

Conceptual Criteria: Focus on what is true, what is real and how the two get confused with each other. Imagination is good, wild fantasies are not.

Modality: Being realistic and clear about objectives prevents wishful thinking from becoming a dangerous activity. Eliminating frivolous options is the key here.

Appraisal and Valuation: Wool-gathering and taking things lightly are possible trouble spots. Be aware that your concentration is unfocused. Avoid major judgements now.

DECISIONAL PARAMETERS
Management: Choices made should be clear, transparent and honest though it is a bit difficult to keep an even keel. Inaction is the worst indulgence.

Timing: Fantasy dominates. Don't fall into that blissful trap.

Resources Available: Adequate, but they can be mis-appropriately utilized especially in the pursuance of so-called 'dreams'.

Planning Norms: The tendency will be to float on clouds with optimistic projections about the future. Ask for evidence and stick to the facts to counter this. This is no exciting vision of the future being seen, it is sentimentalizing of fantasies.

Creativity Assessment: Unusually bright. Visualization has immense rewards and all artistic professions do well here. Try and concretize the concepts and imagery that occur – and then gauge whether they are really as good as they first appeared.

Intuition: Good, but it should be harnessed specifically to determine which one of the many glittering opportunities being presented is the real thing. Not to select is a warning sign that intuition is playing you false.

Marketing: Need for caution strongly advised, as any blunder here will be a real disaster. Don't rely on false hopes.

Communications: Be prepared for all your grand visions to be rudely rejected by others. Keep unusual ideas to yourself for now, their rejection could tar you adversely for quite a while.

Advertising: A difficult approach with multiple emotions being invoked works well. Nothing should be bluntly clear, it should be alluded to, inferred by the copy or style of presentation. Should do very well.

Product Viability: To fall in love with it is a disaster, for it is by no means certain that customers will be of the same frame of mind.

Finance and Investments: Minor glitches with accounts or at the bank may be anticipated. There is every indication of a slight but definite increase in your net worth.

Start-ups: Perhaps not such a good idea for your assumptions may be skewed by emotions. Re- think, re-evaluate, reflect.

Contracts and Agreements: Great risk coexists with the promise of great gain. Examine everything carefully – very, very carefully; especially too-good-to-be-true offers. If convinced that these are beneficial, then go ahead. Incidentally, this is the card denoting marriage.

International Markets: Mediocre.

R & D: A useful transitory period wherein all the woollier-than-thou ideas and projects may be safely dumped.

Risks: Lack of care may see a huge error of judgement taking place. Unwise fantasies paralyze action.

Hindering Forces: Niggling delays in activities are unappreciated by others. Emotional bonds sometimes make the judgement cloudy.

Helping Forces: The reversed card, as stated, is a positive force. Emotion can be used as a motivating factor to bring dreams to life. Choices, while difficult and harassing, are usually accurate and potent.

Growth and Productivity: Average.

EIGHT OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Sacrifice, Seeking.

Meaning

Upright: A retreat from time spent with issues that impact others rather than the self. Giving too much of one's time and effort to others and to futile projects. Abandoning what is now an irrelevant goal in favor of more worthwhile endeavors.

Reversed: The Suit of Cups is rare, in that many reversed cards are better than the upright ones. So too for the Eight of Cups. It signifies the successful completion of projects, happiness and material gains. Also, the running away from problems!

Environment and Ambience: Avoidance of change is no longer viable. Nor is letting go of outworn beliefs. Some necessary pain will help to accomplish this state of affairs.

Conceptual Criteria: Jarring, new self-realizations do not cause you to lose sight of what is important and significant. A wider sweep of vision emerges, and things acquire clarity.

Modality: Pain is not the lesson that these self-realizations teach, it is the ability to act with wisdom because you know yourself and your situation that much better.

Appraisal and Valuation: Your decisions are full of clarity and reality-awareness. They can guide others very well.

DECISIONAL PARAMETERS

Management: What has been learnt recently, albeit with some sorrow, should be implemented within the organization. The situation will keep recurring until the altered solution is applied.

Timing: It is an elegant phase to get priorities into order. The situation will compel such action.

Resources Available: You will feel disillusioned because they are not what was promised or needed.

Planning Norms: Beneficent to make changes now. They have to be made anyway, so why not sooner than later?

Creativity Assessment: At first, nothing seems clear. You need to make continual effort before solutions emerge – but they will do so.

Intuition: Remarkably good. However, while intuitively you know that some relationship or project has outlived its benefits, there is a sentimental reluctance to close it.

Marketing: Could be better. Slackness will tell.

Communications: Before starting any line of argument, consider its direction and compatibility with organizational objectives. If they mesh well, go right ahead. Be especially careful about what is on paper.

Advertising: Patience is required. Even fresh ideas will require a great deal of fleshing out before they begin to show results.

Product Viability: Fair.

Finance and Investments: Expenses are likely to keep mounting and it will be a bit of a struggle. However, persist vigorously.

Start-ups: If reversed, it is a reasonably good time. If not, then the time is close enough at hand. There is no need to have any unusual misgivings.

Contracts and Agreements: Overall, change is for the better, but it might not prove to be an enduring relationship. So budget for that possibility.

International Markets: A fine time to travel abroad. This has real potential and hard work is surely rewarded.

Risks: Obstinacy about outworn relationships can be quite an awful experience and this is by no means merely about personal relationships. Disillusionment can easily slide into defeatism.

Hindering Forces: Chasing after absurd dreams while leaving what is stable and worthwhile. It is not a disaster, but it is energy wasted. Restlessness

about everything.

Helping Forces: The ability to leave the past and its extinct benefits behind, in order to grow into things that are creative and beneficent. One’s likes and dislikes shift decisively for the better.

Growth and Productivity: There is every indication of prosperity.

NINE OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Fulfillment, Pleasure.

Meaning

Upright: An extremely lucky and satisfying time begins now. Benign and contented feelings are well-founded in reality. Long term plans begin to pay off. Circumstances help in furthering all these desirable aspects.

Reversed: Sensuality begins to dominate and is preferred to truth, loyalty and the liberty of being free from such slavery. Vanity mingles with complacency, and others take advantage of that.

Environment and Ambience: The enjoyment of life, of being alive. A phase that will remain in memory as a healing balm for the bruises of the future.

Conceptual Criteria: As a phase, it is almost too good to be true and that will prove to be correct if you do not harness the energies so generously released. Nurturing activities take pre-eminence.

Modality: It is easy to involve oneself now with a wider range of interests and it should be done so. Genuine transformation can occur if you put your mind to it.

Appraisal and Valuation: Extremely good and benevolent, so much so that the risk here is being taken advantage of! Kindness does not preclude firmness, if it is required.

DECISIONAL PARAMETERS

Management: It is time to fuss over staff, no matter how embarrassing it may seem. There is so much positive energy and real work going on, that all you have to do is keep it in that desirable state.

Timing: Extremely auspicious for all ventures.

Resources Available: More than generous.

Planning Norms: Design or decide inputs which will provide fresh energy inflow to the organization. Flexibility and delegation are important areas to be covered here.

Creativity Assessment: Not too high, as creativity requires a certain inner tension which is not there. It is a gracious, joyful time. A liberal spirit, time and creative endeavors – though they do well if undertaken – seem a little besides the point in the bliss of being alive.

Intuition: Generally good, but beware of soppy benevolence.

Marketing: No problems at all.

Communications: Don't slide into clichés and platitudes to express the prevailing state of general contentment. Develop as many personal contacts as you can now, they will be useful in the long run.

Advertising: The terms of reference need expanding. Excitement is at a peak but to sustain it is possible only by changing the pitch.

Product Viability: Very good, but needs a new look.

Finance and Investments: Definite material gains are indicated though there could be a few trifling delays.

Start-ups: Most definitely. It should prove to be an enduring enterprise.

Contracts and Agreements: Extremely rewarding, but rewards need not mean material rewards alone. This is a significant opportunity to learn, to grow and to impact other people. Very worthwhile.

International Markets: Flexibility and vision are needed to spot and take advantage of the unutilized openings already present.

R & D: Expect pleasant surprises.

Risks: Being taken advantage of rather cruelly, because of your good nature and kind treatment. Conceit is resented and negatively acted upon by others.

Hindering Forces: A sentimental trance of admiration for the present sees you becoming slack. So too self-satisfaction. You can actually accomplish lots more in this situation, if you would stop resting on your laurels.

Carelessness.

Helping Forces: There is great emotional stability and contentment, and one feels at peace with the world. Excellent social life and overall fun period.

Growth and Productivity: It is bright, but what's needed is the effort and vision to make it brilliant. The relatively easy successes may blind the organization to the unexploited potential still existing in the situation.

TEN OF CUPS

Also known as: Water, Hearts, Chalices.

Key Words: Contentment, Success.

Meaning
Upright: Peaceful and happy times. Your environment feels secure. Wishes get fulfilled and things work out for the best. Success in all aspects of life.

Reversed: Sudden outbreak of mistrust, envy and rivalries in a situation. The situation has soured, producing deceit and loss of friends.

Environment and Ambience: Relationships flourish and the atmosphere is harmonious and congenial.

Conceptual Criteria: Success and rapid growth should not hinder the receptivity of original ideas or initiatives, from what is erroneously perceived to be the margins.

Modality: Both personally and as an organization, the search is for self-actualization. People get along when they realize that acceptance is not just an intellectual aspect of life.

Appraisal and Valuation: It is a great time to go with the flow. What seems inexplicably strange may prove its worth in the long term, if you don't hastily reject it now.

DECISIONAL PARAMETERS
Management: You become unusually involved with the work of others, which is a good thing in this context. People need your advice and opinion and so do you need it from them. Great ideas may come that demand the overturning of precedent, so don't be caught napping.

Timing: Absolutely smooth sailing.

Resources Available: Far more than you will be able to handle. This is truly abundant generosity.

Planning Norms: It is a foible that your position is unassailable. Though unquestionably strong, the organization may be missing some important sign of future trouble.

Creativity Assessment: High, but not in an unusual sense.

Intuition: Pay heed to the inner urging to do more for the community.

Marketing: Take care of complacency. The rest is fine all down the line.

Communications: An exceptional time to push new ideas as they will be cordially received. It is also a good time to explore while the almost-committed are still being evasive.

Advertising: There is no need to be anything but modest as the campaign is good and will push itself.

Product Viability: Very strong.

Finance and Investments: No problems anticipated, though a great many purchases may have to be made. All investments should be for the long term to derive the most benefits. Pay attention to the finances of the family.

Start-ups: Be reasonably flexible about your expectations and what you want from them. It is a positive phase.

Contracts and Agreements: An extremely harmonious time. Both parties should feel more than content and satisfied.

International Markets: The middle term should be focused on. This is the opportune moment to experiment with the unusual idea you had.

R & D: Doing well and should do better.

Risks: Selfish manipulation and exploitation of goodwill boomerangs in a swift and harsh manner. Anti-social actions that arise from feelings of pride and superiority cause broken relationships.

Hindering Forces: Routines get disjointed because of a lack of emotional discipline. Losing touch with friends and associates. Feeling isolated.

Helping Forces: New ideas make your work easier. Pressure from personal

responsiblites is off and you can concentrate on the big issues.

Growth and Productivity: Very auspicious. It may mean the creation of a new department to specifically oversee this organizational thrust. It is worthwhile.

PRINCESS OF CUPS

Also known as: Page, Knave, Sister.

Key Words: Youth, Artistry.

Meaning
Upright: The card of youthful insight and artistic pleasure. It signifies an emotionally vulnerable situation that requires affection and understanding. A time of being open, receptive and giving.

Reversed: Spoilt brat behavior. The trivialization of issues. Refusal to come out of cloud-cuckoo land. Scheming attitudes.

Environment and Ambience: A time of great potential. Progress is there for the asking.

Conceptual Criteria: Creative work for progress and transformation on the upswing. Obstacles are easily overcome.

Modality: Teaching others, getting trained and developing ideas are pre-requisites. Effectiveness is improved by new ideas.

Appraisal and Valuation: Act on your decisions as people prove to be receptive to them. New initiatives are correctly gauged.

DECISIONAL PARAMETERS
Management: Nurture and provide responsibility for the young and inexperienced. This is a key phase for training and mentoring. Time to finish the work begun by others.

Timing: Smooth and beneficent.

Resources Available: Ample. Especially if you tap the right people.

Planning Norms: You can now do a lot in various fields – organizational expansion, development of ideas and general alacrity of movement.

Creativity Assessment: Ranges from excellent to brilliant.

Intuition: Extremely active, but there is an element of immature fantasy about it.

Marketing: Auspicious. The more hard work you put in now, the greater the rewards.

Communications: Bright. Your audience is both receptive and accommodative to arguments.

Advertising: To follow through is an aspect that should not be neglected in the general aura of success.

Product Viability: Good.

Finance and Investments: Extremely favorable for the short term, so decisions ought to be rapidly made as well as implemented.

Start-ups: Most definitely – you are being provided with a genuine opportunity to spark things up.

Contracts and Agreements: Before signing, make sure this is what you really desire and be convinced that you can handle the inevitable transformations it will entail. If so, then it will be extremely beneficent.

International Markets: Keep an eye on the media for some unexpected news or unusual breakthrough here.

Risks: Getting carried away – even seduced – by deceptive promises and illusory goals. Selfishness and scheming are found out.

Hindering Forces: Distractions and fears of a romantic nature impact work. Refusal to work beyond surface knowledge. Lack of application.

Helping Forces: Meditative and reflective stage enhances creative ability. Ability to learn and help, taking great pains to do both.

Growth and Productivity: Rapid.

PRINCE OF CUPS

Also known as: Knight, Brother.

Key Words: Passive Passion, Irresponsibility.

Meaning
Upright: Tempting offers and opportunities open up. There is a lot of passion involved in ongoing work. Focus will be on travel and activities outside the home. Sudden change in a long lasting condition.

Reversed: Trickery, shallowness and deceit crowd upon you. Discernment as to the real truth behind any situation becomes difficult.

Environment and Ambience: A bit too romantic and passionate for comfort! One has to utilize these feelings well rather than be seduced by them.

Conceptual Criteria: There is a problem distinguishing the reality from the razzle-dazzle, especially as the situation is very appealing. Amiability ought not to be gullibility.

Modality: Principles known to be true must be adhered to, no matter what the rapidly varying conditions might suggest.

Appraisal and Valuation: Emotion clouds and fogs judgements. Specious reasoning abounds, so watch out for it.

DECISIONAL PARAMETERS
Management: Take due note of the systems in place, for it is ultimately systems that perform. Do not confuse comprehensiveness with over-specialization.

Timing: Good.

Resources Available: Present in good measure, but be warned that they may arbitrarily be jerked away from you.

Planning Norms: Be practical. Too much elegance and fine-tuning may cut

down on utility.

Creativity Assessment: You are likely to be taken in by your own brilliance – as well as that of others. Go for good sound reasons, not the reasons that sound good.

Intuition: Unreliable. You may be the recipient of a colossal snow-job and you won't see the deceit involved.

Marketing: A time to cast your net as far and wide as possible.

Communications: It is tempting to attempt swaying people with eloquence, but in the long run the facts and the truth alone will serve. Don't wink at any impropriety or whiff of slippery behavior.

Advertising: The blarney has been found out, and the situation requires a dose of reality stated in real terms for the real world.

Product Viability: Variable, but it never rises to any great level.

Finance and Investments: Large chunks of commitment are called for, as well as patience.

Start-ups: Caution is necessary, as well as financial support of a reliable nature.

Contracts and Agreements: Think it through, especially with regard to the years ahead. A couple of nasty surprises might pop up, so spend as much time as you feel adequate to review the offer. Then, spend some more.

International Markets: Time to look for cooperation and helping hands. Perhaps franchisee agreements or licenses.

Risks: When reversed, this is the card of the con man. Fraud and double-dealing are very real possibilities here. Beware of charisma coming at you.

Hindering Forces: Use of artifice or malicious subtlety to get your own way. Confusion of appearances and reality. Impractical ideas.

Helping Forces: Inventiveness peaks and goals are easily achieved. Enthusiasm renders you very likeable.

Growth and Productivity: Anything may happen.

QUEEN OF CUPS

Also known as: Mother.

Key Words: Sympathy, Devotion.

Meaning
Upright: A fruitful period for study, learning and personal relationships. Business in a narrow sense is usually only middling. Indications of easy adaptability to – or being easily influenced by – every situation. Happiness in family life.

Reversed: The situation begins to shift and change meaning in an alarming manner. Fickleness and short-sightedness become manifest.

Environment and Ambience: Warmth and happiness predominate in this exceptionally pleasant situation.

Conceptual Criteria: Companionship provides energy to get the job done. Learning, education and training should be the priorities.

Modality: Socializing proves fruitful, especially preaching to the converted. Learning opportunities are abundant. Make use of them.

Appraisal and Valuation: Confirmation of your judgements will come from friends in whom you have every confidence. Be prepared to learn rather than be judgemental.

DECISIONAL PARAMETERS
Management: Encourage networking within the organization – people can learn from their peers. Don't smother people with well-meaning help.

Resources Available: Extremely good.

Planning Norms: Focus on training that will change the work environment. Teams should be formed during this phase as the rewards will be great.

Creativity Assessment: Spread the good word about ideas. Carefully incorporate new suggestions received for fruitful symbiosis.

Intuition: High and reliable, especially in artistic areas.

Marketing: There is a lot of excitement about possible new opportunities, but more work is needed to concretize this. Results will come in only if this effort is made.

Communications: Find some means to celebrate. A party is as good an idea as any.

Advertising: The socializing potential of your product or organization should be the focus.

Finance and Investments: Necessary investments for training should not be grudged. Looking at how other organizations handle this is fruitful. No need for any worries on this issue.

Start-ups: There ought to be family-feeling here, friends are better choices than fellow professionals.

Contracts and Agreements: A good time to be in negotiations. Use your friends' network to find out more about the new offer.

International Markets: Needs more work, especially more talk.

R & D: All industries, organizations and professions connected with improving the quality of life in homes should have a very fine run indeed.

Risks: Generously giving of yourself can drain you. You may end up 'mothering' spoilt brats. Perverse behavior is directed towards you.

Hindering Forces: Lack of trust, even outright dishonorable behavior may temporarily handicap you. Misjudgements about the worth of a person.

Helping Forces: Happiness, the support of friends and an easy adaptability to circumstance make this an exceptional period.

Growth and Productivity: Very favorable and remains this way for quite a while.

KING OF CUPS

Also known as: Father.

Key Words: Worldly-wise Power, Maturity.

Meaning
Upright: An ideal time for business and all other 'worldly' matters. Responsibilities are assisted by creative intelligence and the judicious application of authority. Manipulation for socially beneficial ends.

Reversed: Cantankerous, even vicious behavior. Expediency becomes the only virtue. Creativity used for sterile 'gains'.

Environment and Ambience: Impatience to succeed can be tempered only by purpose and the constructive utilization of time. Fortunately, hard work comes easy at this phase.

Conceptual Criteria: So many energies are seeking release, the best plan is to avoid impetuosity. That avoids erroneous decisions too.

Modality: The situation is as favorable as it can become so act swiftly once you decide.

Appraisal and Valuation: Haste is to be avoided. Even before you make a final decision, the situation may resolve itself. Anxiety about a confused vision should not see a break out of impetuosity.

DECISIONAL PARAMETERS
Management: You just need to keep a firm rein on everybody, especially on politickers within the organization. A lot of hard work is about to mature, don't let the game-players spoil it for the rest of the organization.

Timing: Unusual opportunities exist to bring things to closure, so seize them.

Resources Available: Plentiful. Remarkably so, yet you feel you want more.

Planning Norms: Strategies are good working hypotheses; they can, however, be modified by experience. Don't plan for its own sake.

Creativity Assessment: Very high but ponder over your conclusions, especially their social impact. Considering only the bottom line is remarkably short-sighted.

Intuition: Strong, but it runs in conventional grooves and cannot gauge the proper value of a really original insight. Still, it has its undeniable pulses too.

Marketing: Time to diversify, in all its implications.

Communications: Ideas spark waves of interest in others; there is no need to overdo anything.

Advertising: Results of any promotions being carried out should be coming in now. Don't go off in new directions or spend any more.

Product Viability: Rather unstable. Special or speciality lines do well.

Finance and Investments: A very stable phase, but fresh initiatives in any direction should be deferred for a while.

Start-ups: Most definitely, in partnership with an experienced and successful older person. Other- wise, go slow.

Contracts and Agreements: There could be an abrupt fading out of interest from the other side. Also be careful of the legal implications.

International Markets: Peaking just about now, so look for fresh areas.

R & D: No risky ventures are to be sanctioned.

Risks: Vice and scandal are real possibilities, and legal tangles go towards creating a real unholy mess. All of which comes from behavior befitting a rogue – blackmail, deceit, flagrant dishonesty. If reversed, this card is a real disaster area.

Hindering Forces: Crabby, cranky behavior. Futile worries and taking on too many responsibilities. Hot-tempered yet secretive behavior. Both are unnecessary.

Helping Forces: Negotiations flow smoothly and the mind is extremely agile – to your benefit. Ambitions are fulfilled or the means provided to do so.

Growth and Productivity: Rapid growth results from past efforts.

THE SUIT OF WANDS

ACE OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Enterprise, Initiation.

Meaning
Upright: Fresh starts, especially for business. Great enterprise. Creative and passionate phase bursting with life. Enthusiasm. Ambition. Success.

Reversed: Over-impulsiveness and self-doubt. Inability to recognize and rise to the challenge. Destructive over-confidence. Decadence.

Environment and Ambience: Excitement and confidence in the future. The unexpected is common here.

Conceptual Criteria: Start afresh. Move with renewed energy on what has been set into motion. New day – for everything.

Modality: Do it with promptitude. Don't stop to second-guess yourself. Creative endeavors are encouraged.

Appraisal and Valuation: Extremely good. The only way you can go wrong is through the cockiness that is generated by hitting the bull's eye regularly.

DECISIONAL PARAMETERS
Management: The ideal time to initiate anything. Be very alert for new ideas from within the organization. Act on the creative options.

Timing: New initiatives and innovations. A new way to look at the old. This is the time for it. Enjoy.

Resources Available: Large and easily at hand. Employ them with confidence.

Planning Norms: Don't review. This is the moment to break through. The future, the next generation – should be the focus.

Creativity Assessment: Megatherian. This is about as good as it can get.

Intuition: Strong and passionate. Trust in it without any doubts whatsoever.

Marketing: Most auspicious.

Communications: Pull out all the stops and do it vigorously. You can't go wrong. However, have something definite to say.

Advertising: Don't waste time reading. Go out there and do it. Success.

Product Viability: Low – but that's not surprising as this is a phase for the new and unusual, not what is in place.

Finance and Investments: Money flows in to reward all creative endeavors. A great time for the artistic professions.

Start-ups: It's almost too good to be true. Boundless energy and fertile imagination.

Contracts and Agreements: Extremely auspicious. Future success in abundance.

International Markets: Very good. But it should be a new market.

R & D: The boys in the lab should be surprising and delighting you with their results.

Risks: Recklessness, over-confidence and over- extension of one's capabilities. You feel like Superman. You're not.

Hindering Forces: Restlessness. Overdoing creative effort for its own sake. Getting bored. Over- looking the real opportunity in the midst of many interesting options.

Helping Forces: Will-power, energy and infectious enthusiasm. Innovative powers peak. Actually (unless reversed) you're on velvet here.

Growth and Productivity: Action and enterprise combine to deliver large payoffs. The long term is especially auspicious.

TWO OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Partnership, Planning.

Meaning

Upright: Positive outcome of projects. Success in partnerships. Pause to contemplate and rejoice in your ability before returning invigorated. Success that leaves a strange yearning. Strength to overcome obstacles.

Reversed: Disillusionment, melancholic (temporary) sense of futility. Partnership that did not fulfil potential.

Environment and Ambience: Collaborative effort pays off while self-introspection may be slightly depressing. Pioneering is a good way out of the impasse. New possibilities, but do they really interest you?

Conceptual Criteria: Success with danger of consequent boredom. Challenges and exertion. Sense of being alone, not lonely.

Modality: Don't expect help. You don't need it. Collaborations are another ball game. Initiative and determination save you from ennui.

Appraisal and Valuation: Basic questions arise. Was this what we really wanted, really set out to achieve? Try not to be dismissive of success as being irrelevant either for yourself or for others.

DECISIONAL PARAMETERS

Management: Make sure that you and your organization (and its efforts) are being noticed. Be highly visible. Motivate people. Guard against slackening of interest.

Timing: Multiple options exist but the right choices will be made. New explorations lead to confidence.

Resources Available: Adequate, though you may not want to use them just now. You might also under-utilize them, which would be an error.

Planning Norms: Midway, a curious feeling of lack of steam. Stay with it and see it through. You will be pleasantly surprised. Legwork rather than speculation is recommended.

Creativity Assessment: In tandem, very high. By yourself you could lose interest. Success is indicated.

Intuition: Tricky. Great insights surface but there is ample scope for depressing, stagnating thoughts too. Go with the insights that call for action.

Marketing: A feeling that you have already tapped the full potential that exists. Look again for what you have missed.

Communications: Don't withdraw to your mountaintop no matter what the temptations. Target any presentation to a core group or club who have similar interests as yours. Partnerships do well if you are fully involved.

Advertising: Sluggish returns. Hard to whip up enthusiasm.

Product Viability: Reasonable. Later, initiate efforts for change.

Finance and Investments: Good phase. Returns are high for meritorious effort. Make calls. Some- thing interesting should turn up.

Start-ups: Good. Enthusiasm, initiative, confidence are all present.

Contracts and Agreements: Mutual satisfaction for both parties. Extremely fair deal. Check the small print.

International Markets: A good opportunity exists. However, confirm that it is not a mirage.

R & D: Strong, basic, core competency stuff does well. Some wasted effort will have to be acknowledged.

Risks: Sudden reverses, delayed payment, unexpected drying up of a source of income.

Hindering Forces: Distraction caused by romantic involvement. The situation may be a bit foggy so proceed with caution, if you feel it is warranted. Lack of self-belief. Ambition for power. Boredom.

Helping Forces: Partners pitch in gladly. Responsible actions are greatly appreciated. Work done will be valued and rewarded.

Growth and Productivity: High. You end up looking good because the organization has benefit- ted. Lots of money can be made in this phase.

THREE OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Opportunity, Satisfaction.

Meaning
Upright: Luck favors you; your current problems go away. Patience, self-knowledge, self-actualization – take more responsibility for it.

Reversed: Neglect of close friends. Assistance for ulterior causes. Pride and arrogance. Pig-headedness.

Environment and Ambience: Growth with a sense of purpose. Relationships are strengthened.

Conceptual Criteria: Goals are achieved but there is more that needs doing. Coordination and cooperation work wonders.

Modality: Expend energies on larger projects. Spend some time reviewing ideas and their impact – good or bad.

Appraisal and Valuation: Extremely good. Empathizing with people will make the ultimate solution that much easier.

DECISIONAL PARAMETERS
Management: A bird's eye view that considers all factors is recommended. The future is impacted by present decisions. Self-motivation gives rewards.

Timing: Unusual and soft issues can be profitably addressed now. A satisfying phase.

Resources Available: Adequate. Team members, their skills and a sense of shared fun are your best resources.

Planning Norms: Childlike criteria should not be immediately extinguished. Good ideas emerge but make sure they make sense, as a part of your larger strategy.

Creativity Assessment: High. The creativity of innocence, or getting it done

because you didn’t know it couldn’t be done. Have ideas vetted by hard-nosed pragmatists for best results.

Intuition: Good, but not highly reliable. Wishful thinking and impracticality are slight worries.

Marketing: Secure but nothing spectacular.

Communications: Have fun. People are receptive and in a happy frame of mind. Be responsible in what you seek to convey or the momentum dissipates.

Advertising: Very good ideas. The thrust is based on bright new ideas well-used. (A reversed card means the point is being lost).

Product Viability: Good, but some confusion might be generated as to what is of key importance and what is on its way out.

Finance and Investments: Sound, especially if it involves the cooperation and commitment of others. Unexpected bonus.

Start-ups: Yes, but what it will ultimately turn out to be may not be remotely like your original vision. A situation that is ambiguous.

Contracts and Agreements: Both parties are reliable. Generosity begets similar returns. Go ahead without qualms. Negotiate with energy.

International Markets: Future is bright. Do you have a fully worked-out proposal? Do it.

R & D: Exciting initial stage full of potential, but wait and see.

Risks: Betrayal and sugared poison pills offer a real danger. Don’t let down people who’ve helped in the past – they may hit back hard.

Hindering Forces: Indecision about offers made. Old relationships have suffered neglect and now require repair, especially your network. Travel plans may not work out. Lack of nerve.

Helping Forces: General air of warmth and camaraderie. Suddenly, dreams turn into practical reality. Original ideas.

Growth and Productivity: Excellent prospects. Implementation of strategy is vital.

FOUR OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Completion, Prosperity.

Meaning
Upright: Happiness and harmony. Prosperity that comes as due reward. Fruition of ideas. Foundations of growth.

Reversed: Nit-picking bound by slavish regard to rules. Feelings of superiority because of tradition. Creativity dried up. Unreal beliefs.

Environment and Ambience: Peace at work and at home. Events begin working differently and in unexpected directions from what you planned. New cycle begins.

Conceptual Criteria: The closure of a phase has brought its deserved rewards, but the main point is to look towards the new cycle. Efforts feel right.

Modality: This is a time for dynamic equilibrium. Not to slacken is vital to keep the atmosphere rewarding.

Appraisal and Valuation: Things work out reasonably with the use of reason. Order is a desirable state, but not necessarily forever, so don't stifle the 'crazies'.

DECISIONAL PARAMETERS
Management: An ideal phase for completing things. Deadlines are met, deals finalized, orders fulfilled. Elation at this ease may upset boats, so don't forget the cardinal virtues of attention and perseverance.

Timing: A philosophical approach that requires the input of others, works well.

Resources Available: No problems at all.

Planning Norms: Time to lay foundations for the future, not with worry or

haste but judicious prudence.

Creativity Assessment: The creativity that comes from feeling secure, comfortable and cherished operates here. It is a happy phase, but not brilliant.

Intuition: Low, primarily because life is very comfortable. Trust any intuition that seeks new modes of performing.

Marketing: Successful, but don't rely on it. This is the peak and from now on it is only you- know-where.

Communications: Throw parties to celebrate and let people know about jobs well done. Don't grump and grouch even if you are tempted to.

Advertising: Doing well so far, but most definitely time to pull out fresh approaches.

Product Viability: So-so. As with Advertising, time to rehaul assumptions.

Finance and Investments: Money flows in large amounts at intermittent periods. A very good period, secure and prosperous.

Start-ups: Don't plunge into anything. Learn more and first establish your network.

Contracts and Agreements: Provided too much is not expected or unthinkingly inferred, it is a reasonable time. Wait if there are any feelings of unease.

International Markets: Confidence is good. So is caution.

R & D: Merely adding frills to existing successful products is a waste of effort. Scrap the routine if you want to succeed.

Risks: Restrictions because superiors suddenly decide to impose almost forgotten, meaningless rules.

Hindering Forces: Frustration that comes from unfulfilled desires is very important here. Disharmony because of feelings of insecurity. Ingratitude.

Helping Forces: An act of fortune should have you meeting someone important and special. Mental alacrity sees an environment of successful,

even elegant ideas.

Growth and Productivity: Don’t get complacent. Use this phase as the vital lesson for the next big thrust.

FIVE OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Competition, Challenge.

Meaning
Upright: Challenges that cause you to rise to the occasion. Competition that requires mental flexibility to be overcome. Prime time for negotiations.

Reversed: Quarrels, crossed lines of communication leading to misinterpretations. Beginnings of legal wrangles. Possibility of deep deception.

Environment and Ambience: It is a discomfiting, tense period and there are many conflicts over issues.

Conceptual Criteria: Competition need not mean bitter conflict or outright war. A healthy amount is good. Rise to challenges thrown, don't resent them.

Modality: Try and try real hard not to get drawn into brawls, face-to-face confrontations and antagonistic positions.

Appraisal and Valuation: If you approach issues in the spirit of an impartial arbitrator, rather than a contending competitor, you will be better off. Compromise need not shame you.

DECISIONAL PARAMETERS
Management: Don't shy away from challenges, but don't react with aggression either. You have to be determined and tenacious, not violent, to achieve goals.

Timing: Extremely difficult phase. Just to keep things on a smooth, even keel will require extra effort.

Resources Available: Sparse and bitterly disputed over. Fight for your fair share and don't be intimidated.

Planning Norms: Position, both strategy as well as objectives, differently.

Check any mutually assured destruction scenario that is being mooted firmly, as a means to stymie the opposition.

Creativity Assessment: Quite poor. Internal conflicts mean that ideas are mediocre.

Intuition: Don't. Wait for this phase to pass.

Marketing: There will be a tremendous battle with your main competitors that will hurt both of you.

Communications: Double-check everything that comes your way – opinion or fact. Don't give in to the desire to let fly, no matter how well-deserved the retaliation. Receptiveness more than communicativeness is best.

Advertising: It is very likely the campaign will cause an outbreak of hostility, so it's best to remain passive for a while (two months or so).

Product Viability: Low. And there are conflicting opinions on that too. However, you might take a chance if you are convinced of its worth.

Finance and Investments: No real worries, but legal bills may siphon-off money earmarked for investments.

Start-ups: Don't!

Contracts and Agreements: Expect tough negotiations, but a creative instead of a confrontationist attitude will prove beneficial. Arbitration may be necessary but, in the final analysis, all the effort will have consummate rewards.

International Markets: Steady. Be very sure of the laws operating regarding any recent changes, or else you may unwittingly end up with legal hassles.

R & D: Poor and uninspiring.

Risks: Avoid them to begin with. They're not healthy for you now. Competing for a 'prize' might require the utilization of all resources, leaving nothing secure. Watch out for open fraud and cheating.

Hindering Forces: The trivial, petty and insignificant conspire to harass you in sequence, and some ingenuity and special mental energy is required in

dealing with them.

Helping Forces: ‘Hanging on’ rewards you, surely. Adrenaline rush, because a challenge is being met better than expected or anticipated.

Growth and Productivity: It is not a productive situation in the immediate future. Long term prospects improve.

SIX OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Triumph, Victory.

Meaning
Upright: Success and rewards in all endeavors. Immense self-confidence. Exalted feelings, extremely good personal relationships. Valuable news finally arrives.

Reversed: False optimism, bluster and self- deception. Success delayed. Anxious feelings. Important news is delayed.

Environment and Ambience: A replete feeling of wallowing in success and rewards. Extremely auspicious phase.

Conceptual Criteria: This success is a reward and hard-earned at that for effort, innovation and originality. Bear that in mind.

Modality: Time to move on, yet further, not bask in the glory that is rightfully yours. In other words, don't be smug!

Appraisal and Valuation: Excellent. It is very difficult to go wrong here. Your decisions will receive wide support.

DECISIONAL PARAMETERS
Management: You can lead an initiative to make the workplace more harmonious and pleasant. Self-confidence and eagerness to achieve is transmitted to all levels of the organization.

Timing: Pressures suddenly dissipate so there is lots more time than anticipated. It can be transferred to other areas requiring attention.

Resources Available: Abundant. In fact, they will suddenly become available all at once, after a period of frustrating blocks.

Planning Norms: An ideal time for presentations that sit on past achievements and seek to define future directions. However, don't implement

anything instantly.

Creativity Assessment: Sit back and enjoy the rewards that come from excellent ideas combined with good fortune.

Intuition: Good, but it is a time to enjoy the fruits of past insight rather than boldly venturing forth. No real harm in doing so, but no great rewards either.

Marketing: Get your products out there. Stop talking about them anymore.

Communications: A most appropriate time to clarify ideas and point out their value to others. It will be illuminating.

Advertising: Propitious. However, go for the unusual angle even if it is not particularly original.

Product Viability: No worries here. Extremely good ideas may result during this time period.

Finance and Investments: Some tensions may be present but they will be overcome. Payments owed are promptly settled.

Start-ups: This is a phase for completion, not beginnings. Do more groundwork.

Contracts and Agreements: Highly auspicious and most favorable.

International Markets: Just about okay, but you can’t really fail in such a helpful atmosphere.

Risks: None, unless it is aroused by success and its consequent betrayals.

Hindering Forces: False optimism, self-doubt and fears about results of actions taken.

Helping Forces: Self-belief that becomes a self- fulfilling prophecy inspiring others too. Optimism that is well-founded. Loving relationships.

Growth and Productivity: Great. An extremely comfortable phase. Enjoy it.

SEVEN OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Courage, Defiance.

Meaning
Upright: Problems are solved by sticking to your guns. A brave attitude and refusal to be cowed down are required. Firmness and resolution win through.

Reversed: Timidity and indecision cause you to lose what you might have otherwise gained. Self-doubt is fatal here.

Environment and Ambience
"Our doubts are traitors,
And cause us oft
To lose the good we might gain
By fearing to attempt."
– William Shakespeare

Conceptual Criteria: Timorousness can be over- come only by courage. Weakness has to be firmly thrust down. Self-worth is to be insisted on, as are ethics.

Modality: Stick to it. Don't be browbeaten. The greater the odds, the tougher your response.

Appraisal and Valuation: In spite of all the pressure on you to condone malpractice, stick to what is right, just and true. The payoffs are huge.

DECISIONAL PARAMETERS
Management: Check for the inefficiency and winking at harmless practices that are invisibly leeching the organization. Tread on toes if you have to.

Timing: Pressure to conform is to be deflected. Negativity can be met by quality.

Resources Available: Stagnant. Frustration, as unnecessary inefficiency worsens the situation to the extent that some people feel deprived. Look into

this carefully.

Planning Norms: Review the assumption about the long term, as it is not integrated with the organizational culture.

Creativity Assessment: Time to do a S.W.O.T. on all that you produce. Do they still look/ sound/feel good? Go ahead.

Intuition: Fears that arise are real but assertive implementation of what is right, and needed, is the only real option.

Marketing: Poor in the immediate term. What decisions you take now significantly impact the long term.

Communications: Obtuse phase where hints cover the real information. So insist on clarity and clarification.

Advertising: Extremely early days, if even that.

Product Viability: Dicey. Quality alone can carry the day but it needs a real gigantic 'Q'.

Finance and Investments: Good. Taking an intelligent risk is quite okay.

Start-ups: Propitious. Audacious ventures and good principles have brilliant prospects.

Contracts and Agreements: Good. You stand to gain if you refuse to be undervalued and hold out for your true worth. Don't go cheap.

International Markets: Only if the requisite structure is in place and you have a hot, socially valuable idea.

Risks: Self-doubt is catastrophic and getting distracted requires a heavy penalty to be paid. Timidity is defeat.

Hindering Forces: Any lack of integrity for high standards of behavior. Unpleasant people hamper your work. Hesitation.

Helping Forces: Taking a stand has never been more productive. Determination overcomes obstacles.

Growth and Productivity: Variable. Could swing between lows bordering

on collapse to highs of genuine breakthroughs.

EIGHT OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Swiftness, Signals.

Meaning
Upright: Change fuelled by optimism. Travel. Activity. Movement towards the desirable. Understanding and cooperation amongst friends.

Reversed: Exhaustion, delays in travel and in news. Frustrations at work. Target of envy.

Environment and Ambience: 'Just Do It'! Hectic activity that is rewarding and pleasant.

Conceptual Criteria: Activity? Yes. But to what purpose? Does it fulfil or satisfy your real needs?

Modality: A lot can be achieved if you dare and act upon that feeling. Pre-eminently, a time to initiate new objectives.

Appraisal and Valuation: Slow down a bit, as the speed of your mental processes may cause an occasional lapse in an otherwise impeccable judgement.

DECISIONAL PARAMETERS
Management: Get cracking. Urgency and import is easily communicable and people can be motivated to work at a higher energy level. Increased targets for all are very doable, so don't shrink from making demands.

Timing: Action that leads to massive change is best launched upon. Tasks are easily handled without pressure.

Resources Available: Plentiful. The question is what are you going to do with them? Utilization in the immediate term is probably better than hoarding for the long term.

Planning Norms: Bold, immediately implementable initiatives are to be

given preference over good but imprecise ideas.

Creativity Assessment: High, especially in matters of romance. Implement the good ideas that bubble up, instead of admiring them.

Intuition: Not very reliable because the phase cries out for energy and action. Act on former valuable insights which, for whatever reasons, could not be implemented then.

Marketing: Extremely good.

Communications: Likely to be inundated with calls, faxes, mail, most of it requiring answers to travel plans. Go out and make all those connections/ calls you promised yourself you would get around to some day. Today is some day.

Advertising: Auspicious. A warm and friendly approach, even a bit of overkill, might not be amiss.

Product Viability: Good, but solely from the perspective of stability.

Finance and Investments: Relationships with old associates or customers may sour over payments. Otherwise, a reasonably stable period. For new investments, go ahead.

Start-ups: Good. The prospects are bright.

Contracts and Agreements: There will be a lot of parleying and back and forth communication, but ultimately things work out in your favor.

International Markets: You should already be on the plane! A rare opportunity. Tour a lot if possible.

R & D: Expect a flurry of activity in two of three specific areas – these will prove the long term hits.

Risks: Getting overloaded with too many tasks can lead to collapse. Eloquence can quickly become hot and that irritates people.

Hindering Forces: Action without a plan, especially in unexplored areas, is just ‘busy work’. Haste in decision-making.

Helping Forces: Energy, enthusiasm and the cooperation of friends and colleagues.

Growth and Productivity: High. And likely to remain so, if there is no misapplication of effort.

NINE OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Discipline, Authority, Resilience.

Meaning
Upright: An authoritative position from which one is safe from attack. Overcoming all opposition. Safety and comfort are assured because of the strength of resilience.

Reversed: Obstinate and unbudgetable obstacles that sap energies. Problems with authority. Suspicion leads to a lack of adaptability.

Environment and Ambience: Assertiveness and refusal to be discouraged. Major challenges will be met by the entire organization in a committed manner.

Conceptual Criteria: Efficiency and efficacy in organizational behavior because of wise leader- ship is the key here.

Modality: Check for imbalanced employment of resources. Focus on the sales side of things. Coordination is crucial, so don't loosen up.

Appraisal and Valuation : Very good. J u s t be firm and don't waste any time or effort in intimidation. All decisions should go towards building solidarity.

DECISIONAL PARAMETERS
Management: Protect your privacy, stay centered and most of all maintain focus on the larger vision. This is the appropriate time to boost the commitment ratings of the entire organization.
Send people for training.

Timing: Quick turnarounds, especially in attitudes, can be expected during this phase. Be prepared and alert.

Resources Available: Utilize them efficiently and maximize their use. People may be apt to be a bit disgruntled initially. Gruntle them!

Planning Norms: Drop incentive schemes for a while – try and evolve something to which people will want to be dedicated. Sales force takes priority.

Creativity Assessment: Variable. Those ideas that are in harmony with your vision statement are worth trying out.

Intuition: Low. Implementing the rules is probably a better idea now than going by instinct.

Marketing: Once again, the sales team takes center-stage. Management should be clear about expectations and committed to that good phase.

Communications: Make available pertinent information at all levels, and insist on feedback which should be communicated universally as well.

Advertising: Divert some resources here; it has been neglected.

Product Viability: High standards, and a spit and polish finish. Otherwise it will sink.

Finance and Investments: Be very strict about their utilization. Otherwise, stable and steadily increasing.

Start-ups: Reasonable phase. However, there could be a lot of tedious regulations to first wade through.

Contracts and Agreements: The more detailed and comprehensive, the better. Be patient in negotiations and you will prosper.

International Markets: Let senior people explore, but it is no time for a major initiative.

Risks: Unusual delays, stalemate in a tussle with an opponent. Superiors might trouble you.

Hindering Forces: Being obstinate, refusing to compromise, fixed and error-ridden attitudes.

Helping Forces: Powerful feeling of stability that cannot be shaken. Security of doing one’s job well and triumphing over difficult odds.

Growth and Productivity: Comfortable and secure period.

TEN OF WANDS

Also known as: Fire, Clubs, Batons, Staves, Sceptres.

Key Words: Burden, Oppression.

Meaning
Upright: Oppressive duties and irksome work. Very little prospect of rewards. Enhanced stress. Success itself has become a weary load and a trap.

Reversed: Deception, malevolent guile. Disruptions of the organization. Subversion.

Environment and Ambience: Oppressive and depressing outward situation. However, to be resilient and fight can lead to worthwhile trans- formations. Pause and relax.

Conceptual Criteria: This card sums up Kipling's poem 'IF'. Your worries, fears, troubles and miseries are real. But so is your ability to rise above all of them.

Modality: Your immediate superior is unreceptive to ideas, so approach those above him.

Appraisal and Valuation: Keep your head! Hampering and suffocating auras surround you, but you can sail through keeping your confidence and sense of self-worth intact.

DECISIONAL PARAMETERS
Management: Prepare to shoulder more than your fair share of responsibility without grumbling. You may feel paralyzed and overwhelmed, but persevere. You will get it all together – and be appreciated for it.

Timing: Just remain calm. A new slant to an old situation will soon emerge.

Resources Available: Meagre. Do what you can with them.

Planning Norms: Futile. Clear the mountainous backlog first. Keep future ideas strictly to yourself.

Creativity Assessment: Low. The more you try, the worse it seems to get.

Intuition: High, but not very useful. You are in a sticky situation. Be patient and believe in yourself.

Marketing: Low key and low profile.

Communications: Don't fall into the trap of whining about your troubles. Just do routine stuff. Better still, clam up.

Advertising: Not really worth the effort.

Product Viability: Low.

Finance and Investments: Expect rocky times for a while (ten weeks). Setbacks however, are not permanently damaging.

Start-ups: Please don't.

Contracts and Agreements: Inauspicious. Are you running away from an overwhelming situation to a place that seems less stressful?

International Markets: Troubles within foreign economies are going to impact you.

Risks: Going under because of the load you are carrying. Just hang in there. Paralysis. Overstretch leads to burnout.

Hindering Forces: Your plans get subtly obstruct- ed. Giving in is a terrible failure of nerve and a foolish thing to do.

Helping Forces: This phase forges your character and proves you're in for the long haul. Very rarely, a person decides to lay down the burden of success and head in more spiritually uplifting directions.

Growth and Productivity: Feeble. If as much as that.

PRINCESS OF WANDS

Also known as: Page, Knave, Sister.

Key Words: Enthusiastic, Resourceful, Adaptable.

Meaning
Upright: An entertaining person whose ambitions are high. Good news and funny gossip, both of which are reliable. Hard work is fruitful.

Reversed: Superficiality masquerading as wisdom. Secrets and trust betrayed. Spread of scandal.

Environment and Ambience: There is a lot of enthusiastic activity. Spontaneity is at a premium.

Conceptual Criteria: Inventions and analysis, discussion of ideas, philosophy, underpinning of work are all under consideration here.

Modality: All this merry-making and joyous energy should be harnessed and put into desirable activities, otherwise it goes up just as interesting (but not productive) smoke.

Appraisal and Valuation: Natural enthusiasm and empathy for others might influence your judgement. Seek a mentor ’s advice.

DECISIONAL PARAMETERS
Management: You are likely to become the moving power behind a project that would collapse if you left. Have a curious, lively attitude. Learn – and teach as you go along.

Timing: If you take over charge of something initiated by others – a good time. Otherwise your enthusiasm may make you miss the point.

Resources Available: Abundant, especially if you seek mentors.

Planning Norms: Projects requiring dedicated, enthusiastic teams are to be identified and elaborated now.

Creativity Assessment: Wonderful. Ideas spurt like a rapid-fire automatic.

Distinguish between a good, sound idea and an idea that sounds good.

Intuition: Extremely high, but don't get carried away. Most auspicious.

Marketing: Now is the time to really thrust hard, especially if you have an inspiring team leader.

Communications: An ideal phase. Exchange information for mutual gain. In fact, networking is a high priority. Time to announce launches.

Advertising: Good. Jaunty, theatrical approach hits the bull's eye.

Product Viability: Good, but re-check the feedback you are getting. It might not be the whole truth.

Finance and Investments: Small worries. However, on the whole it is a stable phase.

Start-ups: Provided over-optimism and reckless- ness are not operating, a good time. Rewards lie in the future.

Contracts and Agreements: For those in athletics, music and the humanities, a prime time. Good for others too. However, negotiations may stall over the precise use of words.

International Markets: Good. Again, be sure that your feedback is accurate rather than wishful enthusiasm.

R & D: All gadget-makers should experience a boom.

Risks: Impetuousness is folly. Bizarre mood swings and over-optimistic projections are potential trouble spots. Deliberately being fed misinformation.

Hindering Forces: Complaining. Scandal mongering. Fights with mentors. Reluctance to act.

Helping Forces: Immense. Energy and vitality, favor of superiors, being the bearer of good news and a joyous celebratory attitude to life make this a happy time.

Growth and Productivity: Off to a galloping start before it settles into a steady lope. Don't let the first elate you or the latter deflate you.

PRINCE OF WANDS

Also known as: Knight, Brother.

Key Words: Resourcefulness, Change (in a long term situation).

Meaning
Upright: Alertness and activity. Opportunities leading to change. Changes at home or place of work. Journeys. Unpredictability at times.

Reversed: A trouble-maker who likes to disrupt things, disorients people. Arguments, tiffs and contentions are caused.

Environment and Ambience: Inappropriate people should not be allowed to gain control of the situation. Initiatives misfire.

Conceptual Criteria: The situation is healthy and progressive. Disruption – for better or worse – is to be watched for.

Modality: Be present, either physically or by deputy, at all important meetings.

Appraisal and Valuation: Proceed gingerly here. Double-check all information. Play your cards close to your chest and also keep a close eye on the effects of your judgement. No need to fear, just be careful.

DECISIONAL PARAMETERS
Management: Examine your own drives and their impetus. Promote people very carefully. Influences contrary to the mission of the organization are taking root. Tackle them.

Timing: Some turbulence, but ultimately a creative and successful period.

Resources Available: Ample. However, do not squander, or unthinkingly use them, or you will get into serious trouble.

Planning Norms: The organization seems to be at a crossroads regarding all aspects of functioning. Prioritize and begin providing new movements. Plans remain incomplete.

Creativity Assessment: Ideas are likely to be startling and weird though, in retrospect, they will prove their worth.

Intuition: Extremely high, but also high on unreasonableness.

Marketing: Auspicious.

Communications: Efficient and gets the job done. Don't overpress.

Advertising: Ask a lot of questions. Be extremely clear about objectives. Harmonize them with what has proven to be successful.

Product Viability: Good, but not brilliant.

Finance and Investments: Excellent. Invest money in creative fields.

Start-ups: Good. Long term prospects are excellent.

Contracts and Agreements: Fine. However, all agreements should be for the long haul. Short term deals are to be avoided. A change of residence is indicated.

International Markets: Good. Could use an injection of fresh approach though.

R & D: Unpredictable, so don't expect anything much.

Risks: Boasting and bragging invite retaliation. An Iago-like troublemaker is probably loose in the organization.

Hindering Forces: Jealousy can lead to useless conflicts. Arguments are not required now so check them. Haste.

Helping Forces: Swift completion – or implementation – of plans. An engaging and cheerful attitude sees help being given willingly.

Growth and Productivity: Extremely good.

QUEEN OF WANDS

Also known as: Mother.

Key Words: Dynamism, Practicality.

Meaning
Upright: Authoritative and self-assured person. Intensity combined with generosity and grace as long as there is no opposition. Initiation of action. Feminist spirit.

Reversed: Sudden emergence of a nasty streak. Bitter deceit and harshness are some characteristics to watch out for. Astringent tongue.

Environment and Ambience: Very powerful position, so be in good humor with the less able. Friendliness and tolerance go a long way.

Conceptual Criteria: There is a need to balance out and harmonize various aspects of the organization, for which the apt person is already present.

Modality: Do not underestimate those seemingly in a weaker position. Use charm to convert them to your point of view.

Appraisal and Valuation: Extreme success. Base all decisions on principles, they will maximize your influence.

DECISIONAL PARAMETERS
Management: Selection between inexperienced talent and capable mediocrity is going to be one of your headaches. Which person or group can best implement organizational objectives is the crux here.

Timing: Upsetting issues can be resolved during this phase, so make an effort.

Resources Available: Good and steady.

Planning Norms: Time to bring out the ‘good causes’ that nobody felt certain about before. Check wrangles at the point of origin.

Creativity Assessment: Very high. Restrain a tendency to be domineering

because of the value of these ideas.

Intuition: High but it runs in rather conventional grooves, which is not to suppose it has no value.

Marketing: A fertile and rewarding time.

Communications: Good humor and tolerance should be the hallmarks. Stress the practical doable aspects of the situation for effectiveness.

Advertising: Have a strong, albeit a traditional visibility profile.

Product Viability: Anything targeted at women, especially personal accessories, should do well. Particularly nature and health products.

Finance and Investments: Optimistic time. Be very sure that commitments are delivered.

Start-ups: Beneficial.

Contracts and Agreements: Auspicious. A little audacity at interviews is desirable.

International Markets: Good, but be practical and realistic about targets.

R & D: Steady. Nothing more.

Risks: Waspish behavior invites retaliation. Impatient, blunt talk can have serious consequences.

Hindering Forces: Bossiness. Possessiveness. Trouble with female members of the family.

Helping Forces: Unwavering attention is given to an inspiring project. People value your skills and advice. Champion of causes.

Growth and Productivity: Fine, and accumulates steadily.

KING OF WANDS

Also known as: Father.

Key Words: Nobility, Protector.

Meaning
Upright: Generosity of purpose. Action for noble principles. Health and athletic activity. Excellent advisor.

Reversed: Conscientiousness exaggerated to nit-picking. Autocratic and impatient with finer nuances. Prejudices.

Environment and Ambience: Time for ideals and finer aspirations. The structuring of new concepts so that they lead to creative patterns of growth.

Conceptual Criteria: Much is achieved easily if the impetus lay in an original idea.

Modality: Action and perseverance. Trying to make an idea a reality. Perfection – a worthy aspiration.

Appraisal and Valuation: Fortunate time. Your decisions will become the cornerstone of fruitful endeavors.

DECISIONAL PARAMETERS
Management: Rarely do you get such a positive phase. Consistency is required along with brilliance. Play the role of organizer and mediator if necessary.

Timing: Propitious for all new ventures.

Resources Available: Plentiful and precisely what is required. No problems at all.

Planning Norms: There is no need for any doubts. Confidence and security are assured.

Creativity Assessment: Very high and unusually focused.

Intuition: Strong, but not many calls on it are required.

Marketing: Sound.

Communications: An affable style will attract people. This is a peak phase for mentors – so don't be unavailable to those needing help. Significant impact follows your efforts.

Advertising: Auspicious.

Product Viability: The sports industry should be rejoicing. Judge wisely.

Finance and Investments: Not only will you make lots of money, you will feel lots more can be made. You're right.

Start-ups: Good. Especially in collaboration with a senior partner.

Contracts and Agreements: Highly satisfying and fair to both sides.

R & D: Whatever comes out now becomes a major component of your future plans.

Risks: 'Let-downs' – to the extent of betrayal by friends or associates. Ruthless behavior invites a similar backlash towards you.

Hindering Forces: Insensitivity. Belligerence, and letting passion dominate you.

Helping Forces: Courage and fortitude see you winning through. Loyalty and generosity of people around you. Good advice is received and acted upon.

Growth and Productivity: Auspicious in all respects.

THE SUIT OF SWORDS

ACE OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Force, Strength (in adversity).

Meaning
Upright: Time to make and kick-start long term goals. Intellect is a powerful weapon. Success is certain if you are ethical.

Reversed: Double-edged scenario. Abuse of power now hurts you. Stress and anxious thoughts. Injustice.

Environment and Ambience: Likely to be tense so conflict, especially legal, is to be avoided.

Conceptual Criteria: A lot of progress is possible provided your actions and intentions are pristine. Otherwise it backfires on you.

Modality: Cut away deadwood without regret and without malice.

Appraisal and Valuation: Sharp is the 'mot juste'. Be scrupulous and honorable as your decisions have considerable influence now.

DECISIONAL PARAMETERS
Management: Your focus should be on the principles that guide the organization, not on the external content. Expect an unusually concentrated phase demanding vigorous intellectual work.

Timing: A little bit, or even quite a lot, of creative destruction is in order. You encounter less op- position now to the burial of outmoded ideas. So do it.

Resources Available: Ample. Yet they are not what they may seem to be. Make certain you really have access and a right to them.

Planning Norms: New initiatives will work only if deadwood is junked, so make time for both.

Creativity Assessment: A fertile, intellectual phase but the ideas may seem

cold – devoid of feeling; interesting but not inspiring.

Intuition: High. However, be warned that malicious insights are as likely to surface as progressive ones.

Marketing: There are some apparently huge problems which will quickly break down into manageable sections.

Communications: Be forceful and intellectually candid.

Advertising: Tricky. Could be a triumph, or the reverse, with no mid-ground.

Product Viability: Good, but only low key.

Finance and Investments: Not so good. 'The check is in the mail' time.

Start-ups: A reasonable time. Nothing more nor less. The choice should be made with discretion.

Contracts and Agreements: It is more likely that you are being head-hunted or that your work is being noticed outside your organization. It is a good time to sign for all (predominantly) intellectual professions.

International Markets: Ease on for a while, as there will be many disquieting variables at work here.

R & D: There should be one genuine success story here.

Risks: Exploding with or without provocation. Strife for its own sake. Possibility of violence.

Hindering Forces: Restrictions owing to threats of fear. A superior misusing power. Unusual number of obstacles emerge.

Helping Forces: Strength and determined action triumph over all. Intellectual sharpness. Progress is delayed, not halted.

Growth and Productivity: Good. Watch out, however, for a legal puncture in this scenario.

TWO OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Balance, Stalemate.

Meaning
Upright: Change. Uneasy equilibrium. Friendship during adversity. Dependable allies. Consider other viewpoints. Time for contemplation.

Reversed: Loss of home. Separation. Indecision is the cause of problems. Betrayal of trust.

Environment and Ambience: Sense of stasis between two equally powerful forces or urges. It is not either/or but a need for throwing away outmoded parameters, that works here.

Conceptual Criteria: Time to determine what are your limits, your inherent structures and assumptions about both. Balance is not paralysis, though it may feel so.

Modality: Conflicts between constructive and 'destructive' impulses bring to the surface, the hidden and vital qualities needed for growth and progress. Analysis works here.

Appraisal and Valuation: Difficult phase as logical decisions are urgently required, but there are no real directions or clues on how best to proceed. Both options valid. Listen, think hard and rationally.

DECISIONAL PARAMETERS
Management: Your key words are compromise and diplomacy. They will gain the advantages that bravado and gung-ho attitudes are sure to lose. Some situations seem irreconcilable – let them be for the nonce.

Timing: Hold on there, despite all the temporary delays and unforeseen glitches. Change strategies without fuss to achieve goals.

Resources Available: Adequate, but there will be equally strong claims on them by another person or group. You may have to be a bit firm to prevent

poaching.

Planning Norms: Bogged down. While all agree on a need to change, conflicts abound as to its ideal process. Keep planning sessions for later, if possible.

Creativity Assessment: Frustrating, because you will find it hard to prioritize between ideas. Go for the safe option here.

Intuition: Low, because you are getting too many confusing and garbled insights. Not a phase to trust them blindly. Analysis tempers foolish impulses.

Marketing: Severe test of faith and belief in what has been implemented, but stick to your positions for deserved rewards.

Communications: Calm and collected, even a cool style, is ideal. There is potential for duels breaking out – verbal or otherwise, so stay in low key.

Advertising: No gains but no losses either. New initiatives, however, cannot break deadlocks.

Product Viability: Stable. That's the best that can be done.

Finance and Investments: Slow down. Maintain discipline and don't be reckless. It's better to let matters resolve themselves rather than force the issue where investments are concerned.

Start-ups: Jittery and unstable, but most worries prove to have been imaginary in the end.

Contracts and Agreements: Provided argumentative feelings are kept out of the process, they should prove beneficial. However, if reversed, don't sign.

International Markets: Any gains made will be at the cost of local markets, so ponder if the initiative is worth it in the long term.

R & D: Success in the teeth of strong opposition. You will prevail nevertheless.

Risks: Doubts about the ethics of business associates may prove accurate. Trickery and fraud are real possibilities.

Hindering Forces: Malice, troublemaking and pleasure of creating discord for its own sake. Self- control slackens, leading to abuse of confidence.

Helping Forces: Friends are allies. Conflicts suddenly resolve themselves to a new level of comfort. People back you in adversity and actively assist you.

Growth and Productivity: Strong, but be cautious. Obstacles remain.

THREE OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Sorrow, Heartache.

Meaning
Upright: Necessary strife. Ending of relationships causes pain. Removal of obstacles. Feelings of hurt. Possibility of minor surgery. Acceptance of reality.

Reversed: Upheavals that leave major confusion and stress in their wake. The healing and cleansing process has begun, even though it is just the initial stages. Change of mind causes pain.

Environment and Ambience: There is going to be stress, so accept it. Personal problems intrude into the workplace.

Conceptual Criteria: All the discomfort being caused occurs precisely, so that you can take a fresh look at the imperatives of your life.

Modality: Stay calm and accept the situation for now.

Appraisal and Valuation: An awful time for mediators as one side is sure to feel let down. Decisions will involve trouble and pain, but take them if they are necessary.

DECISIONAL PARAMETERS
Management: A hectic time during which every-body is likely to have frayed nerves. Soothe, don't contribute to that situation. This is the final stage of committed effort before results manifest, so don't allow weariness and disappointment to creep in.

Timing: Initiatives are to be eased back upon. What is in operation is impaired, so rectify that first.

Resources Available: Sparse. Everything is at odds.

Planning Norms: Honestly acknowledge goof-ups and unproductive

strategies before moving on. Otherwise, it is like trying to swim in quicksand.

Creativity Assessment: Low. Some of your best work didn't pay out. Never mind. Look ahead.

Intuition: Of a peculiar variety that turns inward and excoriates the self. Not productive at all.

Marketing: Problems galore as projections and plans go awry. Learn from the experience.

Communications: Soft and low profile. Acknowledge that wounds are smarting. Presentations should be deferred if possible.

Advertising: Inauspicious.

Product Viability: Low. Opinions differ, causing a deadlock. Re-examine.

Finance and Investments: Thankfully, good news here. Money is not a problem at all. Speculate cautiously.

Start-ups: Not indicated. The time is not yet ripe.

Contracts and Agreements: They are likely to be broken rather than signed. Disputes will be costly and damaging, and perhaps unavoidable.

International Markets: Actually travel isn't such a bad idea.

R & D: A major project ends in disillusionment. Show resilience.

Risks: Quarrels escalate into enmity. Agreements are brazenly violated.

Hindering Forces: Pain and anger are equally foolish reactions. Delays are irksome (but prove to be good later). Feelings of loss and excessive mourning over pet projects.

Helping Forces: All destruction proves beneficial and necessary in the long term, though it won't seem so. Power to endure.

Growth and Productivity: Immediate future is turbulent. Long term is auspicious.

FOUR OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Seclusion, Recuperation.

Meaning
Upright: Opportunity to rest and reflect about the particular turn your life has taken. An extremely good time to work out strategy. Retreats, spiritual or otherwise, for gaining energies.

Reversed: Illness indicated. Gloom and doom in thinking. Depression escalates into nervous breakdown. Enforced seclusion.

Environment and Ambience: "They also serve who stand and wait". There is an imperative to really look at what is happening. Need to plan.

Conceptual Criteria: This pause is as much a strategy move as pushing forward, perhaps the more important action. Adjustment of one's parameters is indicated.

Modality: Reflection and re-evaluation provide valuable indicators for progress.

Appraisal and Valuation: Decisions will have to determine motivations, desires and values clearly. Time to bring to the surface all dissent and negativity – it can be done without serious repercussions.

DECISIONAL PARAMETERS
Management: Time to play the sage. Formulation of strategy objectives is paramount. Activity, especially paperwork, should not supercede the vital intellectual reflection required.

Resources Available: Don't commit anything to action immediately. First take a look at current practices of utilization. You will be surprised.

Planning Norms: Strategy. That's your focus.

Creativity Assessment: Extremely high, but the ideas will tend to be large

and expansive. Some ideas of vision rather than ideas that can be immediately harnessed.

Intuition: Very auspicious. Trust what emerges even though most of the time it draws a blank.

Marketing: So-so. No great news, no bad news either.

Communications: The temptation to become holier-than-thou is to be avoided. Do not distribute ideas and information freely. Check on them some more.

Advertising: Not indicated, as the campaign is likely to be confusing.

Product Viability: Mediocre.

Finance and Investments: Slow, stagnant phase with at least one sharp dispute over investments.

Start-ups: Hold off for a while. This might not be what you want or need to do.

Contracts and Agreements: Offers made are good, so consider them carefully. If you move into an unrelated field of activity, it will be quite beneficial.

International Markets: Weak. This really requires work.

R & D: A sudden loss of faith in what seemed to be a potential winner. Find out why.

Risks: After reflection, deciding none of this is worth it! A grave error. Reluctance to repulse opposition is actually cowardice, not discretion. Possible hospitalization.

Hindering Forces: Depression, loss of nerve, boredom and slackness because the seclusion has gone on for too long.

Helping Forces: Much needed rest is gained. Fresh insights emerge. Firmness pays.

Growth and Productivity: Low.

FIVE OF SWORDS

Also known as: Air, Spades, Spears.

Key Word: Defeat.

Meaning
Upright: Destruction. Turmoil. Failure and loss. The complete futility of persisting in a course of action. Acknowledge your limitations. Ruined plans.

Reversed: Disaster of epic proportions because of a refusal to face reality. Dishonor. Vicious enemy at work against you. Traditionally, going to a funeral.

Environment and Ambience "He who fights and runs away Lives to fight another day."
Life has landed you some major lumps. Accept them, swallow your pride, move on.

Conceptual Criteria: The situation is beyond salvage and, more importantly, not worth salvaging. Think of the future.

Modality: Cut your losses, and fast. Foolish pride is a catastrophe and so is stubbornness.

Appraisal and Valuation: You feel overwhelmed, but this is an ideal time to acknowledge the true state of affairs and let others share that valuation. Don't take major decisions.

DECISIONAL PARAMETERS
Management: It is your responsibility to pull out of a situation rapidly headed downhill. Do it and don't waste time on macho posturing.

Timing: Keep a low profile. It is not auspicious to say the least.

Resources Available: Range from scant to none.

Planning Norms: First accept that you have been whipped. Then go elsewhere. Don't try to retrieve this, it is wasted effort.

Creativity Assessment: Blocked. That is not permanent or long-lasting.

Intuition: Unreliable. Tendency to over-exaggerate the extent of the failure and the lessons therein.

Marketing: Inauspicious.

Communications: Keep it buttoned. Information can be used against you. In any doubtful scenario, keep mum.

Advertising: May be a reason for this defeat! Freeze everything that is not yet in the implementation stage.

Product Viability: Low, and descending further.

Finance and Investments: Caution strongly ad- vised. All speculative ventures are to be stopped and the money got back. At any rate, no new investments are to be considered.

Start-ups: Only discussions are valuable. Don't commit to anything.

Contracts and Agreements: Avoid. Seek an option to rescind if you have to sign.

International Markets: Pull back for a while, even to the extent of diverting resources for the home market.

R & D: Nothing valuable emerges.

Risks: Bad luck plagues you. Malice and enmity against you are at a peak.

Hindering Forces: Belligerence and pride make it especially difficult to extricate yourself from this mess. Half-hearted efforts.

Helping Forces: This loss tells you where to pour your energies in the future. It is not a defeat, it is a change of direction. That will see you emerge swiftly from here.

Growth and Productivity: Negative.

SIX OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Passage, Travel.

Meaning
Upright: Obstacles are overcome and there is a movement away from current troubles. Complete success requires some more effort, but the big hurdle has been leapt over. Traditionally the card that indicates journeys especially over water. Positive direction to change.

Reversed: Confusion over the direction in which life is headed. Petty obstacles that obfuscate the reality of the situation.

Environment and Ambience: It is a time wherein one quietly navigates through the shoals of professional life. To be friendly is fine, but to act with caution and reserve is recommended.

Conceptual Criteria: Act with the discretion – and pleasure – of being a foreigner in a strange land. Open-mindedness is best.

Modality: You have lots to do so be efficient, but quietly. Don't spend too much time on any one thing, it's belaboring the effort.

Appraisal and Valuation: You could be manipulated by improper influences so remain on guard. However, your decisions will prove to be fruitful.

DECISIONAL PARAMETERS
Management: To grapple with what is strange, unfamiliar and new is a constant here. Adaptability to altering circumstances is the trick.

Timing: Rewards for previous effort begin to come in. Fresh directions are obviously indicated.

Resources Available: Stable and what you require.

Planning Norms: Beneficial, so go right ahead.

Creativity Assessment: A lot of outside ideas present themselves to you, and you should be receptive to the new information and insights they provide. Build on them for future success.

Intuition: Good, but in a stable sort of way.

Marketing: Don't hard sell to the point of rudeness. Rudeness may be a cultural thing so be slightly aware of that. Otherwise, a good phase for positive action.

Communications: Works well for you and leads to a constructive engagement in a specific project.

Advertising: Good. Carry it to the next logical stage.

Product Viability: Strong.

Finance and Investments: One or two minor headaches are indicated, but it is a secure phase. An old 'dead' investment can suddenly bear fruit.

Start-ups: Modesty and patience are virtues.

Contracts and Agreements: Most beneficial, no real worries here.

International Markets: Ideal. The only bedbug in this rug may be a misunderstanding owing to differing working styles.

Risks: To run away from difficulties is not the same as solving them. Not to see that, can cause problems of disquieting magnitude.

Hindering Forces: Fortitude required, as the solution to one problem is barely implemented before another trivial issue takes center-stage. Heard of the better part of valor?

Helping Forces: Impetus to change and growth, both of them positive, is extremely strong. Others in the same boat are supportive.

Growth and Productivity: Beneficent and reasonably high.

SEVEN OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Opposition, Deceit.

Meaning
Upright: The use of logic, clarity of thought and even cunning guile to defeat enemies. Uselessness of direct conflict. Sacrifices made in order to succeed.

Reversed: Theft and deceit. Loss of possessions, betrayal of trust. Snatching defeat from the jaws of victory!

Environment and Ambience: There is a lot of disharmony and contention about, but its effect should be to stimulate and energize you to meet the challenges they represent.

Conceptual Criteria: At least the inherent boundaries of a situation clearly emerge because there are conflicting views about it. Use this difficult phase to understand limits.

Modality: Seek the middle ground, the common mutually conceded areas. Build on that to emerge from deadlocks.

Appraisal and Valuation: Avoid any major policy decisions. Make no commitments. Then all is smooth sailing.

DECISIONAL PARAMETERS
Management: Conditions are unstable, so direct confrontations are not recommended. Evade the attacks of others with a little smoke-screen.

Timing: Place everything in a proper perspective. Don't careen off into many directions. Stay on track.

Resources Available: Disputed. Might not be worth fighting for unless it is of really great importance.

Planning Norms: Inauspicious period.

Creativity Assessment: Numerous original ideas will occur to you.

However, be sure to reality- check them. Rewards are not immediate but they certainly exist.

Intuition: Variable. Amidst all this opposition you feel undervalued. However, there is a distinct possibility that one bright ray of brilliance can burst through with transforming and liberating consequences.

Marketing: It seems to be all wrong but the solution to that is within your grasp.

Communications: While what you have has its acknowledged value, there will be sniping detractors too. Above all, don't be dogmatic.

Advertising: Poor time, as the campaign seems to be conveying a rather erroneous picture.

Product Viability: Average, which under the circumstances is the best that can be hoped for.

Finance and Investments: Careful is the word here. Any adventurous instinct is to be curbed.

Start-ups: A bad idea for the present.

Contracts and Agreements: Not a particularly auspicious time, so defer if you can. Mergers are almost certain to be long term disasters.

R & D: Something wonderful is happening at an abstract or conceptual level. Identify it, because it is very significant for the future. Clearly understand that it is not immediately practical.

Risks: The buccaneering spirit. Keep ethics at a premium as the possibility of law-breaking is very real.

Hindering Forces: Giving – or receiving – unwise counsel or advice. Lack of perseverance. Sometimes, cowardice.

Helping Forces: To evade is still to be in the fight – all Judo and Aikido is based on that principle. Prudence.

Growth and Productivity: Registers a nominal increase, but its long term resilience depends entirely on a fresh perspective and effort.

EIGHT OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Indecision, Restriction.

Meaning
Upright: Frustration and limitations, especially mental. Feelings of a bad time, of powerlessness. Restrictions that can be overcome with patience and fortitude. Lack of opportunities to display your capabilities.

Reversed: Frustration leads to your going ballistic with those around you. Self-imposed limitations. Being one's own worst enemy.

Environment and Ambience: Unusually restrictive phase. Equipoise alone can deliver the energy required to break out.

Conceptual Criteria: The indecisive feeling actually represents a chance to take another look and evolve a fresh initiative. Seek allies if needed.

Modality: Keep calm and persevere. The way out will emerge.

Appraisal and Valuation: Have no false pride in seeking a mentor or senior 's help. Your decisions will turn out to be correct if you can overcome the inevitable hesitancy here.

DECISIONAL PARAMETERS
Management: No jumping the gun – or to conclusions. Standard approaches are barren, design something with ingenuity. Take positive action, don't wait for it to muddle through.

Timing: Not very reasonable, but there is only acceptance as a response to that.

Resources Available: Adequate, but the dilemma lies in choosing their distribution and application areas.

Planning Norms: You know what the short term requires but the long term is murky. Realignment of strategy is useful.

Creativity Assessment: Not very high. It is better to work in small groups and evolve a consensus.

Intuition: Poor and not to be relied upon.

Marketing: Rough going. Management is contributing to this state of affairs, so examine it closely.

Communications: Reach out to people, groups or organizations who may rearrange and transform your life. Don't convey helplessness – or anger.

Advertising: Unpropitious. Not recommended at all.

Finance and Investments: Nail-biting time. However, the situation is not as bad as it appears.

Start-ups: Limited chances of success.

Contracts and Agreements: You can't make up your mind to close with the offer or not. There are good reasons for that as the assumptions being proceeded upon are erroneous, but your fears are likely to be imaginary. If you continue to be in doubt, don't sign.

International Markets: Down in the dumps.

Risks: Do not end up proving the new saying "When the going gets tough, the tough get psychotic". That's a catastrophic over-reaction to an impermanent condition.

Hindering Forces: Paralysis of thought and action through brooding. Seeking help is not the same as expecting rescue – you alone are responsible here. Depression because effort misfires.

Helping Forces: Patience, perseverance and a positive attitude will see you through. Help is available if you can summon the initiative to ask for it. Also, this is the end of a cycle of bad luck.

Growth and Productivity: Ranges from stunted to stagnant. However, remember this is a transient phase.

NINE OF SWORDS

Also known as: Air, Spades, Spears.

Key Words: Nightmare, Cruelty.

Meaning

Upright: Great anxiety, nights of worry and sleeplessness. Confidence takes a dent because of spite and slander. Guilt motivated self- punishment. Martyrdom.

Reversed: Rarely means that things are going to improve. Usually indicates an inability, or even worse, a perverse refusal to seek help. This is especially true psychologically. Isolation.

Environment and Ambience: A nightmare is a distressing experience but it is not reality. The situation seems hopeless, but your thoughts – and faulty assumptions – make it so.

Conceptual Criteria: Priorities emerge. So do values. An overall realistic paradigm comes into focus.

Modality: This experience, or phase, brings out the spiritual side of things with deep significance. Wise leadership comes from understanding what is really happening.

Appraisal and Valuation: In actuality you can wisely guide others, but your judgements may be thrown off by the shock of what is happening – or is perceived to be happening.

DECISIONAL PARAMETERS

Management: Make the effort to immediately translate your learning points into action. Tardiness will be noticed and unfavorably commented upon.

Timing: Not very encouraging, but don't let that hamper you overmuch.

Resources Available: Under perceived threat. What do you really need to do the job well?

Planning Norms: Go slow till there is clarity and a positive direction in which to head.

Creativity Assessment: Low.

Intuition: High, but ineffective. Do not take responsibility for others.

Marketing: Pause a bit and chew the cud over ideas. The whole team should be involved in this exercise.

Communications: Low profile. Chances of misunderstanding are strong, and it is a prime phase to make enemies because they dislike what you say.

Advertising: Situation will remain static. It will certainly not deteriorate.

Product Viability: Expect criticism and complaints – not all justified. No percentage in playing hardball. Let people vent their ire.

Finance and Investments: Personal finances, especially for married people, have warning lights on. True worth – as opposed to only money – is an issue. New investments are not dangerous but they may be worrisome for a while.

Start-ups: Strongly not recommended. You will not be able to produce the requisite mental grit to see it through.

Contracts and Agreements: Ongoing negotiations bogged in a quagmire. Unless the perceived negativity is dispersed, no commitments should be entered into.

R & D: A major favorite project blows a fuse and seems in jeopardy. Perhaps it can be salvaged. Look again.

Risks: Despair makes you go under. Guaranteed. Health may be impaired because of stress. Isolation from help exaggerates negativity. Sometimes, violence.

Hindering Forces: Unreasonable expectations. Disappointments and refusal to accept defeat. Wallowing in self-pity.

Helping Forces: Patience and acceptance. Endurance alone sees you through.

Growth and Productivity: Minimal, but it is there. You might miss it in your misery.

TEN OF SWORDS

Also known as: Air, Spades, Spears.

Key Word: Ruin.

Meaning
Upright: Disruption and ruin, especially of com- munities or organizations. Desolation. The worst point from which there is only the way up. Feelings of powerlessness and breakdown.

Reversed: An illusory state of improvement. Though marginally better, the problem exists and has still to be correctly dealt with. Temporary gains or profits.

Environment and Ambience: "Let go and let God". A harsh and somewhat unfair phase. You feel martyred. There are better times, however, if you endure.

Conceptual Criteria: This is a ridiculous time to play Horatius at the bridge. Only tyranny could enjoy this time. Stay still and quiet.

Modality: Untrustworthiness abounds, so be careful and noncommittal.

Appraisal and Valuation: Not the time to show off your wisdom or abilities. It will work against you. Keep your nose out of everything.

DECISIONAL PARAMETERS
Management: Too much to do on your mind, and details to be taken care of. You are likely to attract blame too. Carry on carrying on.

Timing: Ghastly.

Resources Available: Sparse. You might end up being treated as an expendable resource.

Planning Norms: Unusual negativity and rigidity. Problems with the blue collar workforce. Disputations, very little is achieved.

Creativity Assessment: It is in reality good but say or display nothing for the

nonce, for it will arouse hostility.

Intuition: High, but very unreliable. Feelings that thrash the self are to be shown the door.

Marketing: Poor. Commit only enough resources for maintenance operations.

Communications: Formal, routine and absolutely uncontroversial style. The tendency to overcompensate with fake enthusiasm is both feeble and futile.

Advertising: Not doing a good job at all. If possible, stop it for a while.

Product Viability: Next to none.

Finance and Investments: Paradoxically, some lingering problems may clear up now, but certainly no fresh investments should be considered.

Start-ups: Absolutely not. It is simply pleading for trouble.

Contracts and Agreements: Union problems are highly probable. One side perceives desolation for itself and will fight like a cornered tigress. Talk through this phase before anything is signed or committed. Personally, have your rolodex and resumé in good polish. A pink slip should not find you unprepared to search for pastures new.

International Markets: Problems galore, but it makes sense to continue to have a presence. It will all blow over.

R & D: Nothing important or significant emerges. What is the real problem, however, is that past work may be judged to be junk and jettisoned. The present scenario should not undermine its worth or value.

Risks: Health is severely at risk, both mental and physical, as you battle to fulfil responsibilities. Mental cloudiness causes large blunders.

Hindering Forces: Lack of energy or programming oneself to fail, thus losing it. Especially losing your sense of humor which can buoy you up now.

Helping Forces: The realization that ‘You are alone, you are responsible’. It can be leveraged into a great liberating episode.

Growth and Productivity: In reverse gear as of now.

PRINCESS OF SWORDS

Also known as: Page, Knave, Sister.

Key Words: Quick-witted, Vigilance, Observant.

Meaning
Upright: The ability to perceive the real state of affairs. Diplomacy and successful emissary. Debate and negotiation conducted with skill.

Reversed: Treacherous ability to switch sides. Spying for its own sake. Spitefulness. Sometimes, an impostor.

Environment and Ambience: You can eat an elephant if you bite a little at a time. Success depends on smooth progressions through each stage.

Conceptual Criteria: Time for smooth growth. Invest energies and effort as there are no internal contradictions to hamper you. However, hard work is a pre-requisite.

Modality: Slog. It is worth it. Auspicious phase.

Appraisal and Valuation: Extremely good. Success.

DECISIONAL PARAMETERS
Management: Do more than you usually do, it will not tire you. Obstacles can be side-stepped with ease. Act on information received. Young people do well, so pay attention to them.

Timing: Propitious. However, hard work as mentioned is needed to actually capitalize on this phase.

Resources Available: Abundant. No worries.

Planning Norms: Past efforts bear fruit. They alter your perspective for the future and give you unexpected support from others.

Creativity Assessment: Gleams with light. Employ it unsparingly.

Intuition: Very good. However, don’t get put off by certain disturbing

conclusions you reach about people. They are only human.

Marketing: Redouble your efforts and see the immense difference.

Communications: Peak time. Take a very active, participatory role. Ask, explain, tell, share, analyze, gather. Connect!

Advertising: Very good.

Product Viability: What you have is in principle good, but you need a whole lot more man-hours devoted to it before it gives the results it should.

Finance and Investments: Don’t expect to get payoffs for a quick hit and run initiative. Exert yourself with attention and it pays off.

Start-ups: Extremely auspicious. This could be in all senses the making of you.

Contracts and Agreements: Careful, because there is a plethora of offers. Just because it is there, is no reason to take it up. Make sure the move is in harmony with the overall strategy of your life.

International Markets: Only slackness can put a crimp into this beneficent stage.

R & D: Be careful about industrial espionage. Some project involving the juxtapositioning of two diverse fields is about to succeed.

Risks: Garrulousness. Vindictiveness and hypocrisy, even as admiration is being expressed.

Hindering Forces: Not having as much authority as you feel is due to you. Confusing gossip with pertinent information.

Helping Forces: You have kissed the Blarney Stone! Negotiations you conduct will win you praise.

Growth and Productivity: Absolutely no reason, except lack of effort, as to why they should not be high.

PRINCE OF SWORDS

Also known as: Knight, Brother.

Key Words: Warrior, Impetuous, Ambition.

Meaning
Upright: Acumen for business, brilliant intellect, combative nature. Impulsive and courageous. Easily bored. Ally.

Reversed: Quarrelsome and vicious person. Surface honesty conceals actual deceptiveness. Extravagance.

Environment and Ambience: A period of intense concentration. Apparent dangers are revealed for the illusions they are.

Conceptual Criteria: Ideas that lay submerged now surface with results that surprise. Intellect cuts through like a laser.

Modality: Understanding of one's own motivations, especially ambitions, leads to discoveries that enhance effectiveness.

Appraisal and Valuation: Are your judgements consistent and in line with some greater purpose? A period of understanding that results in tempered wisdom.

DECISIONAL PARAMETERS
Management: You bubble over with good ideas – and impatience. Consistency and a slow approach leads to effectiveness. Look out for people who are not following company ethos even to the point of illegality. Don't bluster or they will conceal themselves.

Resources Available: Adequate enough to get the job done, so don't feel neglected.

Planning Norms: Keep to the current policy. Reiterate key imperatives. Check if some targets/ goals are not clear.

Creativity Assessment: Very high. To show others up – as being foolish

while you were being brilliant – is not very nice, so resist the temptation.

Intuition: Good, but a bit too headstrong.

Marketing: Not so strong. It only needs more effort to improve, so the situation is essentially positive.

Communications: Provided you keep it tight, focused and germane, you are sure to have great success.

Advertising: A bit weak. For some reason it seems to have run out of steam. Remove the identified obstacle to restore impetus.

Product Viability: Steady.

Finance and Investments: It might not be a bad idea to follow your bold, even exceedingly daring notions. Common sense is the only bridle needed.

Start-ups: They tend to be taking a long time in getting moving, but they are essentially prosperous.

Contracts and Agreements: Be combative, if necessary, but don't undervalue your worth. Being firm is rewarding. Know exactly what you're committing to. There should be no grey areas at all.

International Markets: A good time, especially if you are slugging it out with a rival organization.

R & D: Bright ideas emerge. Ideas, not products.

Risks: Relying on here-today, gone-tomorrow breezy types. If you start a fight, see it through or you will be a big loser. Violence, a real possibility (reversed).

Hindering Forces: Impatience, impulsiveness, immaturity. Listen to warnings.

Helping Forces: Grace under pressure surfaces, and you can easily tackle a lot of problems. An ally comes to your aid out of the blue.

Growth and Productivity: Not spectacular but steady.

QUEEN OF SWORDS

Also known as: Mother.

Key Words: Complex Personality, Alertness.

Meaning
Upright: Intelligence, self-reliance, skilful achievement of aims. Underlying sorrow. Crisis handling. Alerted to ambiguity and underestimated at peril.

Reversed: Dangerous enemy, because of the intellect used subtly and maliciously against you. Deviousness and all sorts of underhand dealings.

Environment and Ambience: Inner tensions ensure that the current situation will be a transient one. Resolution of dilemmas bring joy and achievement.

Conceptual Criteria: Change at the center or perhaps at the mid-level is becoming necessary. Frenetic action is no real use. The directions provided are erroneous and require alteration before this muddled situation rectifies itself.

Modality: The focus of effort is misapplied and even misplaced. Don't become obsessed with any one pet initiative.

Appraisal and Valuation: Your decisions should aid at breaking the deadlock or shifting the parameters of action.

DECISIONAL PARAMETERS
Management: You could profitably question the basics of all methodology, assumptions and strategies. Ignore the alarmists.

Timing: Re-examination, reiteration, reposition.

Resources Available: What is required is intellectual input more than material resources.

Planning Norms: Focus on the fact that various departments are out of tune with each other and need to be synchronized.

Creativity Assessment: Need, not greed, provides the best answers.

Intuition: In terms of discovering what's going on under the surface, a peak period. Might feel sad and withdrawn.

Communications: You will be required to bring order and clarity to all the chaotic ideas whiz- zing about. Accuracy and meticulous attention to detail recommended.

Advertising: Dispersed and not focused with a sense of purpose.

Finance and Investments: Act to put pressure on tardy payers. This is urgent.

Start-ups: Better safe than sorry.

Contracts and Agreements: You may want to shift jobs. Success – if you are aware of what is needed. Proceed carefully but not timidly.

International Markets: Mediocre.

R & D: Slow and steady but in essence secure.

Risks: Manipulativeness by half-truths, or misdirection either towards you or indulged in by you, can be a mistake.

Hindering Forces: Vague feelings of sorrow. Prudish and petty attitudes.

Helping Forces: Ability to balance attitudes and opinions of others, to get the job done. Versatile skills are brought into efficacious operation.

Growth and Productivity: Good, but merely in a routine sort of way.

KING OF SWORDS

Also known as: Father.

Key Words: Intelligence, Authority.

Meaning
Upright: Rational outlook, inventiveness. Authority in the service of law and order. Many versatile capabilities see the taking on of new projects before previous ones are completed.

Reversed: Cruelty for the sake of intellectual goals being achieved. Tyrant, who makes everything worse in the name of promoting stability. Impersonal, robotic, calculative nature.

Environment and Ambience: Because the person feels invulnerable, he is easily suggestible and manipulated. Flattery that confirms dearly held goals as valid, is a special concern.

Conceptual Criteria: Mental stimulation leads to high productivity. Emotion is out of place here.

Modality: Since it is a position of strength, to be persuasive rather than aggressive is of greater value.

Appraisal and Valuation: Be careful. Logic should not be cold and heartless. Decisions from authority may be intimidating, so be fair.

DECISIONAL PARAMETERS
Management: So powerful is your influence that you don't need to directly give orders. A few appropriate hints will see people take required action.

Timing: Pressure lessens and as a consequence, perspective alters radically.

Resources Available: The gaps in your requirements will be met now.

Planning Norms: The focus ought to be not on new areas but on how to improve and maximize what already exists. Abilities of people are being under-utilized.

Creativity Assessment: It functions as a sort of options-filter. Many alternatives are efficiently processed and the best course emerges. Auspicious.

Intuition: High but extremely self-serving. There could be a repellent variety of insight that is intellectually elegant but horrible in human terms. Proceed with maturity.

Marketing: Should be trouble-free.

Communications: Mentors have a dynamic time. People are easily influenced by your intellect. Between modernity and tradition, push the former.

Advertising: Good, but don't overdo the coverage.

Product Viability: Stable and encouraging.

Finance and Investments: Your decisions are correct and make money, but the situation turns taut and discomfiting till the results are in.

Start-ups: Not recommended. This phase is a triumphant culmination of previous efforts and is not appropriate to begin absolutely afresh.

Contracts and Agreements: Not the best of times – unless the deal is manifestly in your favor, because your knowledge and ability is desperately required.

International Markets: Fluctuate. The position will not clear up for a while.

R & D: Good.

Risks: The "Seig Heil" approach will bring short term dividends and long term catastrophe! Mind games are tempting. Don't.

Hindering Forces: Being distrustful and suspicious. Sadistic pleasure in the failure of others. Possible legal entanglements.

Helping Forces: You have authority and the rules backing you. Loyal and sensible advice is needed.

Growth and Productivity: It is likely to be stable and high. However, some

unexpected impetus could throw everything into chaos.

‘Vimrsyai tad asesena yathe ichasi tatha kuru’

Reflect fully over what I have said and then do what you perceive best.
The Bhagvad Gita Chapter XVIII, Verse 63.

ABOUT THE AUTHOR

Rohit Arya has been a Tarot consultant for the last ten years. He is a serious student of the Tarot, contending that it is rather presumptuous to think that anybody can ever become a complete master of one of the most complex systems devised by man.

He is also opposed to the unnecessarily mystifying trends in Tarot reading, believing that there is nothing in the Tarot that cannot withstand the light of day. It is an eminently sensible system although it operates by a logic that is non-rational, not irrational.

Rohit is a polymath, knowledgeable about a variety of subjects, though at present he is primarily a mythologist. He has many professional workshops designed around the myths we all live by, and how mythic structures are metaphors for life. He is knowledgeable in the mythologies of Ancient India, Greece, Rome, China, Japan, and also the Norse and Celtic traditions.

He has worked extensively as a features writer. He delves into history, sociology, cross-cultural studies, comparative religion and psychology, for fresh insights into what he is doing. He also conducts workshops for corporate and educational institutions in multi-disciplinary and cultural perspectives.

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